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Social Security Bulletin



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First Session of UN's
Permanent Social Commission

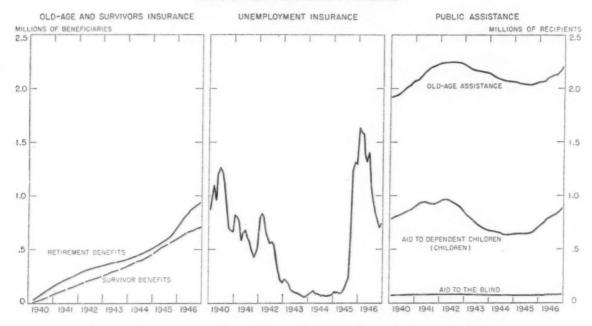
The New British System of Social Security

Merchant Seamen During the Reconversion

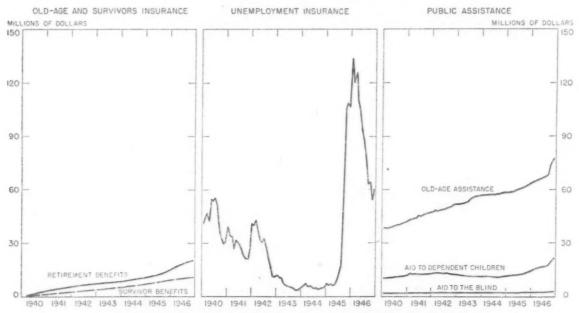
FEDERAL SECURITY AGENCY SOCIAL SECURITY ADMINISTRATION WASHINGTON, D. C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.





Social Security Bulletin

Volume 10

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Number 2

Social Security in Review

The Month of January

At the end of January the economic outlook for the coming year was brighter than at the end of December. Among the favorable symptoms of economic development, the movement of prices and improvement in labor-management relations were outstanding.

The inflationary price rise that had been in progress since the summer of 1946 halted at the end of the year, and in some markets prices began to decline. The break in prices for meat, butter, and other farm products was particularly welcome not only to consumers but also to the manufacturing industries, indicating as it did that consumers would spend less for food and have more money for clothing, housefurnishings, and other manufactured products. At the same time an anticipated further reduction in the cost of living would increase the real earnings of workers. The drop in prices of agricultural raw materials, such as cotton, might likewise be welcome to industry, since it would permit a reduction of prices for finished goods without prejudice to the margin of profit.

Despite this impact of falling agricultural prices on industry, a sudden collapse of prices for farm products, as in 1920, would have caused a contraction of an important sector of the domestic market represented by farmers and businesses more or less directly dependent on farming, and seriously endangered the economic equilibrium. Limitation of the early break in prices to a few commodities was therefore favorable for the success of reconversion in its final phase.

The improvement in labor-management relations has been manifested in the arrangements in the iron and steel industry and in building construction. The aim of both arrangements was maintenance of industrial peace in the final phase of the reconversion.

Although neither the recent price adjustments nor the labor-management negotiations guaranteed smooth sailing from now on, they were, in the opinion of many observers, symptomatic of a favorable trend in economic affairs.

In apparent contrast was the rise in unemployment, both under State unemployment insurance programs and in veterans' readjustment allowances. Under State programs the tide of unemployment has been mounting since the middle of November, as indicated by the weekly number of claims filed in local offices.

The weekly ups and downs were due partly to the difference in the number of work days in single weeks. The weeks ended on December 28 and January 4, for example, each included a holiday, and the backlog of postponed claims for these weeks bolstered the numbers in the following weeks. If these fluctuations are ironed out, the movement of claims in the second half of December and the

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first half of January might appear somewhat as follows:

Week ended—	Claims (in thousands)							
week ended—	Initial	Waiting- period	Compen-					
December 21 December 28 1 January 4 1 January 11 1 January 18	213 220 225 230 235	104 90 108 126 157	824 850 885 920 973					

Roughly estimated.

Another salient feature of the flow of claims was the disproportionate rise in initial claims in comparison with waiting-period claims in December and the early part of January. The weekly number of waiting-period claims in relation to initial claims filed in the preceding week approached a ratio of 1 to 2 as compared with the more customary rate of 2 to 3. The surplus of initial claims that did not reach the stage of waiting period or compensability was due mainly to the registration of workers whose jobs were temporarily interrupted by labor disputes.

All in all, the weekly number of compensable claims increased by approximately 200,000 from the low point in the middle of November to the end of January, while the numbers of waiting-period and initial claims rose by 60,000 each. Thus, the total weekly number of claims filed in local offices rose about 320,000, or 30 percent.

Prewar experience in unemployment insurance operations suggests that a rise in the number of claimants and beneficiaries during the winter will conform to the seasonal rhythm in economic activities. This experience is not sufficient, however, to determine the size of the "normal" winter unemployment under State programs.

All State agencies report that the rise in the number of claims filed in December and January was due mainly to lay-offs in seasonal industries, especially in building construction, lumbering, and food processing. Lay-offs in automobile industries were likewise attributable to a seasonal factor—curtailment of the labor force for inventory taking. It is not clear, however, whether seasonal

Weekly number of claims for unemployment insurance benefits, November 16, 1946-February 1, 1947

Washandad	Claims (in thousands)							
Week ended—	Initial	Waiting- period	Compen- sable					
November 16	137	80	756					
November 23	159	84	805					
November 30	213	85	738					
December 7 December 14 December 21 December 28	213	100	861					
	213	104	842					
	186	109	824					
	184	90	745					
January 4 January 11 January 18 January 25 February 1	213	101	887					
	277	134	1, 022					
	235	157	973					
	201	146	969					
	192	134	994					

influences explain the entire increment after the middle of November.

Apart from the seasonal lull, work opportunities in covered industries may also have been reduced by economic forces related to the business cycle. If the downturn in prices of certain commodities signals the approaching end of the postwar inflationary boom, competition among business enterprises will become stronger as time goes on; some enterprises will succumb, and others will try to reduce their production costs by laying off some of their work-On its way from the postwar boom to a more sober pattern, in the final stage of the reconversion, the economic system is bound to pass through a phase characterized by the decliping demand for labor. It is possible that this phase has already begun.

It seems obvious, however, that the recent nonseasonal increment in covered unemployment was very small or negligible. In appraising the recent development in the labor market, one should remember that before the turning point, in the middle of November, the Nation had more-thanfull employment, and there was a fairly general consensus that unemployment was below the level described as the irreducible minimum of frictional unemployment under normal peacetime conditions. Apart from seasonal factors and comparatively less favorable conditions in single areas, unemployment in the United States as a whole was still below this mark at the end of January.

1946 in Review

A major administrative change in 1946 was the abolition of the threemember Social Security Board, under the President's Reorganization Plan No. 2, and the creation of the Social Security Administration as one of the operating branches in the Federal Security Agency. In addition to the Bureaus and Offices formerly under the Social Security Board, the new Administration includes the Children's Bureau, transferred with all its functions but those of child labor from the Department of Labor to the Federal Security Agency under the Reorganization Plan. The year also saw the most extensive legislative hearings on social security since 1939 and passage in August of the Social Security Act Amendments of 1946. Among other legislation enacted in the field of social security in the last days of the Seventy-ninth Congress were amendments to the Railroad Retirement and Railroad Unemployment Insurance Acts, enactment of the Hospital Survey and Construction Act, and the return of the employment services to State operation and control.

During 1946, civilian employment reached a record height of almost 58 million-10 million more than in 1940 and several million above the wartime peak-while for the greater part of the year unemployment remained, in the words of the President's Economic Report, "close to the minimum unavoidable in a free economy of great mobility." At the end of 1946, the report continues, "less than a year and a half after VJ-day, more than 10 million demobilized veterans and other millions of wartime workers have found employment in the swiftest and most gigantic change-over that any nation has ever made from war to peace."

Most of the workers who were unemployed during the change-over were protected by one of the three unemployment insurance systems—the State programs, veterans' readjustment allowances under the GI Bill of Rights, and railroad unemployment insurance. Under the State systems, about 7 million workers filed 9.8 million initial claims, 1.3 million less than 1940's record number of claims. Of these 7 million workers, 4½ million—or only 13 percent of the 35 million

workers insured under the State systems—drew some benefits. In 1940, in contrast, some 20–25 percent of the insured workers had drawn benefits. Moreover, in that year, many more of the unemployed lacked the protection of unemployment insurance either because they worked in noncovered jobs or because their earnings were too low to entitle them to benefits.

The "average" beneficiary in 1946 drew benefits for 13.4 weeks, and 40 percent of the beneficiaries were still unemployed when they drew their last benefit check. At an average rate of \$18.50 a week- 42 cents less than the 1945 average-\$1.1 billion was paid out in benefits. This record total tends to mask the striking fact that, in the course of the year, claims for unemployment insured under the State systems dropped from an all-time peak of nearly 2 million a week to less than a million, or a rate of unemployment about as low as it has ever been in peacetime.

With the rapid demobilization of the armed forces, readjustment allowunemployed veterans to mounted in volume, and, at the end of March, unemployment compensated under the program began to exceed that compensated under the State laws. This divergence in trends is partly explained by the difference in the two programs, since the readjustment allowances are designed to help ex-servicemen through the transition from military life to peacetime jobs and not merely between two spells of unemployment. The peak in readjustment allowances was reached in April, when payments totaled \$160.1 million. As the rate of demobilization slowed down and veterans found jobs, payments under the program also began to decline, and by November they had dropped to \$74.4 million, the lowest point for the year.

Under the 1946 amendments to the Social Security Act, a change in the Federal Unemployment Tax Act made permanent coverage of private maritime employment possible under State unemployment insurance laws, and a new title XIII provided special reconversion unemployment benefits for a limited period for seamen with Federal maritime service on vessels operated by the War Shipping Administration. The amendments made

another change in the program with a provision that the nine States that have collected contributions from employees under State unemployment insurance laws may use the money to finance disability benefits—as Rhode Island and California are now doing.

IN OLD-AGE AND SURVIVORS INSURANCE the effects of reconversion unemployment on aged workers, which were first reflected in the latter part of 1945 in an increase in the number of aged workers withdrawing from the labor force and filing claims for retirement benefits, continued during 1946. The numbers of primary and wife's benefits awarded were 40 percent greater than in 1945. Conversely, awards of widow's current and child's benefits decreased 20 and 10 percent. respectively, from the numbers awarded in 1945, when many claims arose from war deaths.

The increase in the number of awards was mainly responsible for the 27-percent increase during 1945 in the number of benefits in current-payment status, although a drop in the monthly benefits on which payments were withheld because of employment was also a contributing factor. By December 31, 1.6 million beneficiaries were receiving monthly payments, at a monthly rate of \$31.1 million. A year earlier, 1.3 million beneficiaries received monthly payments totaling \$23.8 million.

During the fourth quarter of 1946, for the first time, workers could become permanently insured on the basis of 40 quarters of covered employment. Some 4.8 million workers completed their fortieth quarter by the end of the year and became fully and permanently insured. Whether they work in later years or not, they will be able to qualify for primary benefits when they reach age 65 or, if they die, their survivors can qualify for monthly benefits or lump-sum payments. By the end of the year another 3.4 million older workers had acquired fully insured status on the basis of less than 40 quarters of coverage.

Among the legislative changes enacted in the summer, Congress amended title II to guarantee protection to survivors of World War II veterans who die or have died within 3 years after their discharge from the armed forces. The first monthly benefits and lump-sum death benefits under this provision were awarded in September. By the end of the year, \$200,500 had been certified in monthly benefits to survivors of veterans, and more than \$460,000 in lump sums. Other changes made in title II were designed to correct minor flaws, inequities, and anomalies that have come to light in the operation of the program.

Title II was also amended by a provision in the Railroad Retirement Act amendments which made service in the railroad industry creditable toward survivor benefits and provided for correlation of such benefits under the two Federal systems.

IN PUBLIC ASSISTANCE each of the three special programs showed a continuous, month-to-month increase in both amount of payments and number of recipients. In general assistance, which reacts more quickly to changes in the labor market, the monthly rhythm was less regular, but by December both the total number of cases and the total amount of payments were appreciably above the corresponding figures for December 1946. The amendments to the assistance titles of the Social Security Act, providing for additional Federal participation in aid to the blind, old-age assistance, and aid to dependent children, made possible higher average payments. The amending provision became effective October 1. By December the national average for aid to the blind was \$36.67, almost 10 percent above the average of \$33.52 in the previous December. For oldage assistance the average had risen 14 percent, from \$30.88 to \$35.31. The average for aid to dependent children rose from \$52.05 per family to \$62.23 in the same period. This increase of about 20 percent was larger than those for the other two programs, but more persons are aided, per case, in that program than in the other two. The average for general assistance cases was \$32.83 in December 1945 and \$39.48 this past December. In this program, of course, the amendments were not operative since there is no Federal financial participation. As pointed out elsewhere in this issue, however, the increases in average payments for the special types of assistance did not keep pace with the rise in living costs during the year.

The combined effect of the increase in number of recipients and amount of average payments brought total payments under the four assistance programs to more than \$114 million in December 1946 as against \$88.6 million a year earlier.

Arthur J. Altmeyer on IRO Preparatory Commission

On February 20 the representatives of 11 governments serving on the Preparatory Commission for the International Refugee Organization unanimously elected Arthur J. Altmeyer as the Commission's Executive Secretary. The IRO is expected to be prepared to assume responsibility for displaced persons about July 1, when the welfare activities of UNRRA will be terminated. The Preparatory Commission will function until the constitution of the new Organization has been brought into force and a Director-General has been elected. The constitution, to become effective, must be signed by the delegates of at least 15 member governments, whose required contributions amount to not less than 75 percent of the Organization's operational budget.

Mr. Altmeyer leaves on March 10 for Geneva, where—in addition to his IRO responsibilities—he will take part in the second session of the Social Commission during July. He will return to the Social Security Administration about August 1, 1947. William L. Mitchell, Deputy Commissioner for Social Security, will be Acting Commissioner during Mr. Altmeyer's absence.

Inter-American Medical and Statistical Commissions Meet

Steps toward the attainment of standardized statistics that will permit comparability of morbidity and related data among the American countries were taken at a joint meeting of the medical and statistical technical commissions of the Inter-American Committee on Social Security, held in Washington January 6-11. The two commissions, which were created by the Inter-American Committee at its meeting in Mexico City in July 1945, developed the program for consideration by the Inter-American Conference on Social Security at its next meeting in Rio de Janeiro, Brazil, in November of this year. Realizing that its objectives must be conditioned by the availability of comparable data from the social insurance institutions of the American countries, the joint commission set as its goal the collection of general data of importance from among the populations covered by social insurance systems and the standardization of statistics on morbidity, disability payments, and medical care. The United States member on the Medical Commission is Margaret C. Klem of the Division of Health and Disability Studies, Bureau of Research and Statistics, Social Security Administration.

House Special Committee on Postwar Economic Policy and Planning

The House Special Committee on Postwar Economic Policy and Planning submitted its eleventh and final report to Congress in December. In a chapter on Employment and Unemployment the report summarizes the committee's previous recommendations for unemployment insurance and old-age and survivors insurance, noting that some have already been em-

bodied in Federal or State legislation. Pointing out the considerable progress made by States in liberalizing maximum benefit amounts for unemployment insurance and shortening the waiting period, the report calls the "attention of the States which have not already liberalized their benefits to the desirability of taking immediate action. The present status of the State funds in most cases is such that benefits can be improved without threatening the solvency of the fund." Discussing the provisions in State laws for reducing the tax rate of employers with records of providing steady employment, the committee declared its belief that "greater progress should be made by industry in regularizing employment." Another area for further progress in State legislation, in the committee's opinion, was in extending coverage to workers in firms with fewer than eight employees. "It has been found that the administrative difficulties are not serious, and there is no reason why workers of these smaller firms should not be covered . . ."

The report touches briefly on the committee's earlier recommendations for improving old-age and survivors insurance, specifically extension of coverage and the desirability of relating questions of financing the program to the Government's general fiscal problems. Though the House Ways and Means Committee appointed a staff of experts and held hearings on the exhaustive report submitted by that staff, "practically no changes were made in the act," the special committee points out, and it concludes with the recommendation that the Ways and Means Committee "continue its study with the idea of submitting to Congress at an early date plans for extending the coverage system, and submit recommendations for a financing program."

First Session of UN's Permanent Social Commission

By Dorothy Lally*

Vital decisions on pressing emergent problems and the necessity for laying the foundation for long-range planning for international organization in the social field faced the Social Commission at its first session as a permanent organization of the Economic and Social Council of the United Nations. Arthur J. Altmeyer, Commissioner for Social Security, is United States representative on the Social Commission.

THE FIRST SESSION of the permanent Social Commission of the United Nations was held at Lake Success, New York, from January 20 through February 4. Established by the Economic and Social Council to advise it on matters in the social field, the new Commission faced heavy responsibilities in setting the goals toward which the efforts of the United Nations in the social field 1 should be directed. Though the 18 representatives on the Commission brought varied and specialized backgrounds to the work of the new organization, they showed increasingly a unity of purpose in their desire to establish a comprehensive social program which will assure the goods and services necessary for meeting the human needs common to all nations.

In addition to these 18 representatives, nominated by their governments and confirmed by the Economic and Social Council, four specialized agencies also sent representatives: The International Labor Organization (ILO), the Food and Agriculture Organization (FAO), the United Nations Educational, Scientific and Cultural Or-

*Bureau of Public Assistance, Technical Training Service. Miss Lally, formerly welfare consultant with UNRRA in England, France, and Germany, was technical adviser to the United States representative at the Social Commission meetings.

¹For a description of the work of the Temporary Social Commission in laying the foundation for the permanent organization, see Simons, Savilla M., "UN Organizes in the Social Field: The Social Commission," Social Security Bulletin, August 1946, pp. 11–16.

² From Canada, China, Czechoslovakia, Colombia, Denmark, Ecuador, France, Greece, Iraq, The Netherlands, New Zealand, Peru, Poland, Union of South Africa, Union of Soviet Socialist Republics, United Kingdom, United States of America Yugoslavia.

ganization (UNESCO), and the World Health Organization (WHO). The nongovernmental organizations represented were the World Federation of Trade Unions, the International Cooperative Alliance, and the American Federation of Labor. UNRRA was invited to attend, as was the International Chamber of Commerce, but neither organization sent a representative. Dr. Frantisek Kraus of Czechoslovakia was elected Chairman. A member of the Ministry of Social Welfare in his own country, Dr. Kraus was a representative on the Temporary Social Commission and, as Rapporteur, was responsible for its final report. David Wilson, of New Zealand, was elected Vice Chairman, and Henry Hauck, representative from France and Chairman of the Temporary Commission, was elected Rapporteur.

While the meeting of the Temporary Social Commission last May necessarily emphasized future planning, the permanent Commission found itself faced with the need for immediate decisions on social programs already established by the United Nations General Assembly at its recent meetings. Moreover, significant international developments had taken place in the social field. The UNRRA Council, at its Geneva meeting in August 1946, had taken action to terminate by the end of the year all services except those for displaced persons, which are continuing through June 1947. The need for international services continued to be acute, however, and in this emergency the United Nations, on recommendation of the Economic and Social Council. has assumed some of the urgent UNRRA services of an advisory character and has also created a new organization—the International Children's Emergency Fund—to give special attention to the needs of children, particularly in the devastated areas.

The Social Commission therefore had not only to make recommendations for carrying forward these emergency services but also to initiate plans to meet other critical needs. International action on the housing problem had already been urged by the General Assembly, and the Commission was quick to recognize the need for immediate measures in this field. Equally urgent were preventive and corrective programs to cope with the rising problems of delinquency and crime. The Commission expressed its deep concern with problems of standards of living and measures needed in the field of social security, especially income maintenance. Decisions on all these pressing questions must meet the immediate situation and at the same time lav the ground work for long-range social planning.

Functions of the Commission

Keynote of the general discussion in the opening days of the session was the recognition that the United Nations Charter undertakes to promote not only the international political arrangements that are imperative in bringing about a peaceful world, but also the economic and social conditions among the peoples of all nations that are necessary to maintain such a world. The Charter repeatedly affirms these two fundamental and inseparable purposes—the promotion of peace and the promotion of what we have come to call social security-recognizing that we cannot achieve either unless we achieve both. The development of social security, broadly defined, is essential both to the internal security of each nation and to the international security and peace of the world.

Since most of the members of the Commission had not attended the meeting of the Temporary Social Commission last May, the first meeting was devoted to an exchange of views on the practical ways in which the Social Commission can effectively carry out its responsibilities. The following terms of references in which the Commission's functions were out-

lined in the Economic and Social Council's resolution of June 21 served as the framework of the discussion:

 (a) To advise the Council on social questions of a general character, and in particular on all matters in the social field not covered by specialized intergovernmental agencies;

(b) To advise the Council on practical measures that may be needed in the social field:

 (c) To advise the Council on measures needed for the coordination of activities in the social field;

(d) To advise the Council on such international agreements and conventions on any of these matters as may be required, and on their execution;

(e) To report to the Council on the extent to which the recommendations of the United Nations in the field of social policy are being carried out.

In the light of this broad mandate, the members set themselves to becoming fully informed on the activities for which the Commission is directly or indirectly responsible. It was decided to deal first with the most urgent problems, particularly those precipitated by the wind up of UNRRA. The members recognized, however, the broad responsibilities of the Commission in the social field. Therefore, while specific recommendations were made for implementing certain decisions of the Commission, no hasty action was taken to set up international machinery in specialized aspects of the social field. The Commission was conscious of the need to avoid initiating activities on a limited basis.

Social Welfare Services

A major part of this first session was devoted to social welfare services. Reconstruction of the devastated areas and social development in other regions are particularly dependent on the existence of essential social welfare services. Other aspects of the social field-health, education, housing, and income maintenance-are partially covered by specialized international agencies already established. Welfare services for the most part, however, do not fall within the function of these organizations and the Social Commission therefore has a special obligation to advance a program of action in this field. Discussion emphasized the fact that emergency and long-range social welfare programs must be initiated immediately if the goal of assuring social security for the peoples of every nation is to be achieved.

As questions developed concerning the desirability of programs in various specialized aspects of welfare services, the interrelation of the different welfare services became increasingly evident. After prolonged discussion of the different services, the Commission unanimously decided to create a special Temporary Social Welfare Committee to consider the whole field of social welfare, to study the problems to be attacked, and to make recommendations at the next session on action the Commission should take in the social welfare field. The resolution stated that the Commission had decided to invite the Committee "to consider not only the setting up of a subcommission on child welfare (including the question of its membership and terms of reference) but also to continue the consideration of the following specific problems:

"(a) development of criteria for use in reviewing requests from the various governments for advisory welfare services.

"(b) formulating and recommending to the Social Commission the manner in which the advisory welfare services and activities of a subcommission on child welfare should be associated with a general long-term program of United Nations activities in the social field, including the question of staff training.

"The Temporary Committee shall submit a report containing its recommendations to the next meeting of the Social Commission."

The countries represented by the seven members on the new Committee, of which Mr. Altmeyer, the United States representative, was elected Chairman, are Colombia, Denmark, Greece, the Soviet Union, the United Kingdom, the United States, and Yugoslavia.

Transfer to the United Nations of the Advisory Social Welfare Functions of UNRRA

Both the Economic and Social Council and the General Assembly had directed the Commission to give attention at its first session to the transferred UNRRA welfare services and to make recommendations for permanent arrangements by the Secretariat in regard to these services.

The Commission recognized that, by assuming the urgent and important services of UNRRA in the social welfare field, the United Nations places on its Secretariat for the first time actual responsibility for administering a program of services to the member States. In getting the new program under way, the Secretariat asked the views of the Social Commission on such major policy questions as what countries should be eligible for services, what criteria should be used in acting on requests for services, and how coordination should be achieved with the new International Children's Emergency Fund and with specialized agencies administering closely related programs.

The whole question of the desirability of transferring these UNRRA social welfare activities to the United Nations had been under consideration for several months. In its report of last June to the Economic and Social Council the Temporary Social Commission had urged that the permanent Commission give early attention to UNRRA welfare activities, particularly "the urgent need for finding some way of dealing with important aspects of the work of UNRRA... after its work is brought to a close."

The UNRRA Council, at its meeting in Geneva in August, passed a resolution recommending that certain of its social welfare activities be continued by the United Nations. The matter was referred to the Economic and Social Council, which took favorable action on October 1. The Council's resolution, which had been introduced by John Winant, first Chairman of the Social Security Board and at that time United States delegate to the Council, requested the Secretariat to make studies and recommendations on this question, to bring to the attention of the General Assembly any matters requiring its authorization or special financial provision, and to take necessary action; it also requested the Social Commission to consider the problem at its first session and to make recommendations for continued action

Following this action, the Secretariat presented to the appropriate committees of the General Assembly a detailed report on UNRRA activities in the social welfare field, with suggestions as to the activities considered desirable for immediate transfer. The report was discussed at length in a subcommittee composed of representatives of the countries represented on the Social Commission as well as of four other countries represented on an UNRRA committee responsible for recommending the establishment of an international children's fund. Eleanor Roosevelt, United States delegate on the Social, Humanitarian and Cultural Committee, represented the United States on the Social Commission's subcommittee. The subcommittee agreed on the principle of transferring the welfare services to the United Nations, but there was considerable and extensive discussion concerning the types of service most needed and wanted and the methods of administration to be used by the Secretariat in carrying on these services.

The General Assembly resolution provided \$670,000 for four types of services: expert consultation to governments on welfare services; fellowships for training in social welfare; advice, demonstration, and instruction in connection with manufacture of prosthetic appliances and training of handicapped persons, and also with furnishing demonstration equipment; and furnishing technical literature. The resolution placed considerable emphasis on the responsibility of the Social Commission to advise the Secretariat on the administration of the services.

The General Assembly resolution has significance beyond its provision for continuing the UNRRA activities. It is the first experiment by the United Nations in rendering practical field service to the people of different nations. The development of these advisory services therefore creates an important opportunity to demonstrate tangibly the interest and concern of the United Nations organization itself in meeting human needs through an effective service from the Secretariat.

The Commission recognized that these advisory welfare services will

be the cornerstone of a permanent international social welfare service. The countries represented on the Social Commission stressed the importance to their governments of practical help of this kind from the United Nations. Greece, the Ukrainian SSR, China, Czechoslovakia, and Yugoslavia have already applied for services under the new program. Requests have been received, for example, for the services of welfare experts; opportunities for experienced social welfare officers to visit other countries to study and observe their experience in welfare programs; an expert on the manufacture of prosthetic appliances; and technical publications for the training of welfare personnel.

The Commission recommended to the Secretariat that, while special consideration should be given at this time to providing these services to countries which were victims of aggression, the basic consideration in deciding on requests should be the need of each country for such services. Further detailed questions on how these services should be carried on were referred to the Temporary Social Welfare Committee.

Protection of Children and Adolescents

Another concern of the Commission was the urgent need for promoting international action in the field of child welfare. The Economic and Social Council had specifically requested the Commission to take steps to create a subcommission for work in the child welfare field. In considering the need for this subcommission, the members took into account the recent establishment of an International Children's Emergency Fund, and also the fact that the activities of UNRRA relating to advisory welfare services include specialized services for children.

In their discussions, the Commission members recognized that the discontinuance of UNRRA activities had particular implications for the welfare of children, and they were enthusiastic in encouraging speedy action by the International Children's Fund to take over some of the children's services when UNRRA ceases. As the representative from Greece de-

scribed the needs of children in his country, the Commission was well aware that this was only one example of the great need for assistance to children throughout the devastated areas. Representatives from Latin America stressed the need for special attention for children in less developed regions, where mainutrition has long been a serious problem.

The geographical scope of the new Fund is broad, but high priority is given to children and adolescents of countries that were victims of aggression. The Fund may receive the residual assets of UNRRA and will be further financed by voluntary contributions from governments and private sources. To the extent of its resources it will undertake "to finance or to arrange for the provision of supplies, material, services, and technical assistance" for the benefit of children and adolescents. Governments requesting assistance from the Fund are expected to submit a plan of operation, and the Fund undertakes to ensure proper utilization and distribution of its services. Necessary steps will be taken to cooperate with voluntary agencies, which are urged by the Fund to intensify their activities in this general field.

The Fund's program and its major policies, including allocation of funds, will be determined by an Executive Board, composed of representatives of 25 governments, and will be administered by an executive director. The Economic and Social Council, on the recommendation of the Executive Board, may designate other governments as members of the Board. The Council will be responsible for developing the principles in accordance with which the program will be planned and operated.

The Secretary - General of the United Nations will provide the staff and facilities for administering the Fund. Close relationships will likewise be maintained with the specialized agencies. All steps will be taken to keep separate personnel requirements to a minimum.

The Executive Board of the Fund has already had its first meeting, the necessary machinery has been set up, and program plans are moving ahead. A report to the Economic and Social Council at its February meeting presented the recommended program and the proposed budget for 1947. The Fund's financial resources will largely determine its effectiveness.

The Social Commission received a special report from the Fund and heard a description of its activities and plans from the new executive director. The Commission passed a resolution approving the report and recommending to the Economic and Social Council the principles to govern the new organization. The resolution also urged the Executive Board of the Fund to seek an advance from UNRRA residual funds so that there may be continuity of operations when the UNRRA supplies are discontinued. The resolution emphasized that, in developing the program, the Fund should give priority to supplementing essential food and other supplies for children. reestablishing children's services destroyed by the war, and cooperating with other organizations in training health and welfare personnel in children's work. Other important principles endorsed by the Commission are intended to assure efficient administration. The Fund will engage in activity in any country only in consultation with the government concerned. Appropriate relationships with other relief and service organizations, both international and national, are required. The governments requesting assistance must submit detailed information on need and methods of administration.

In addition to endorsing the new Children's Fund, the Commission agreed to the transfer to the United Nations of the child welfare activities of the League of Nations. These League services had been divided into three main categories-documentation, research, and consultation. In inviting the Secretariat to assume these functions the Commission stressed that the United Nations approach to the field of child welfare should be a broad one. It was felt that the work of the League of Nations in this field had suffered from too narrow a program of study.

In discussing the desirability of creating a subcommission on child welfare, the Commission members concluded that they were not prepared as yet to make a final decision on this question. They preferred to refer the question to the Temporary Social Welfare Committee "to determine the best possible method of providing work in the field of child welfare and in particular to look into the questions involved in the establishment of a subcommission in the near future." The Committee was advised to consider both the new developments in the child welfare field and also the activities of international agencies functioning in the fields of health, education, labor, and other fields vitally affecting the welfare of children.

children. The Commission emphasized clearly in its decisions the responsibility of the Secretariat to provide immediately the necessary advisory services in a child welfare program and to initiate a proper research program; it also made recommendations on other aspects of welfare services. The subject of crime prevention and treatment of offenders was discussed at length, and it was decided to refer this function to the appropriate section of the Secretariat. The interrelationship between this program and other preventive measures in the social field was emphasized, and the Secretariat was encouraged to prepare a comprehensive report for a future session of the Commission indicating what international action is required and how such action can be carried out most effectively. The Secretariat was also invited to recommend suitable measures for the campaign against traffic in women and children and the prevention and suppression of prostitution. The Commission likewise recommended that the Conventions developed by the League of Nations on these questions be transferred to the United Nations. At its next session the Commission will study the 1937 draft Convention after amendments have been proposed by the Secretariat.

Training of Social Service Personnel

There was unanimous agreement among Commission members that improvement of all welfare services will depend largely on the existence of specially trained administrative staff. Such personnel, the Commission stressed, "must be trained in organizing, carrying out and drawing up wel-

fare programs including assistance to families, child welfare, youth guidance, vocational advice, recruiting and placement of workers, medical services, psychiatric services, the prevention of crime and treatment of offenders, assistance to certain special groups (the aged, the young, the physically or mentally handicapped), rehabilitation programs for the handicapped and services in connection with income maintenance programs."

The Commission urged that qualified technicians be included in the headquarters staff at Lake Success and that supplementary staff be assigned to furnish advisory services to the governments and also to international welfare organizations such as the International Children's Emergency Fund.

Recommendations received from the Secretariat for an international training program were referred to the Temporary Social Welfare Committee for detailed consideration. The Commission, however, stressed that priority should be given to developing the emergency aspects of the workincluding the fellowship program taken over from UNRRA, consultation to governments on the development of training programs, and supplying technical literature. It was agreed that the Secretariat should take over the functions of the League of Nations in regard to the training of qualified social service personnel. The Commission emphasized, however, that the Secretariat should assume a more affirmative role and that a long-range training program should include not only the type of study such as the League of Nations had developed but likewise active assistance to governments in the development of training programs and the establishment of a permanent plan for the international exchange of welfare officials and students and instructors in schools of social work.

Housing and Town Planning

Another responsibility placed on the Social Commission by the Economic and Social Council was that of considering the desirability of setting up international machinery in the field of housing and town and country planning. Statements of the

(Continued on page 48)

The New British System of Social Security

By Carl Farman and Catherine Perrins*

THE FUNDAMENTAL REFORM and coordination of British social security advocated by the Beveridge report 1 of 1942 are nearing completion. The most important laws have been adopted, and young persons and the aged are already benefiting from their operation. After further preparation involving the issuance of necessary regulations and completion of administrative arrangements, the entire system will go into effect-probably in 1948.

The record of major legislation and its implementation during 1944, 1945, and 1946 includes the discussion and adoption of five laws 2 (leaving the measure on assistance still to be introduced) and the commencement of two benefit programs, one entirely new and one greatly liberalized. In November 1944 the Ministry of National Insurance Act was adopted, authorizing creation of the Ministry of National Insurance with administrative authority over all the programs except the health services. The Ministry was set up in April 1945, and to date there have been three ministers-Sir William Jowitt, Leslie Hore-Belisha, and the present Minister, James Griffiths. In June 1945 the Family Allowances Act 4 was passed, and payments under this program began in August 1946. The National Insurance (Industrial Injuries) Act 5 became law on July 26, 1946, and the National Insurance Act ' received the Royal Assent on August 1, 1946. Both are intended to be fully effective by 1948. Increased old-age pensions

under national insurance have been paid as a right at two and one-half times the earlier insurance rates since the first week of October 1946. The National Health Service Act 7 received the Royal Assent November 6, 1946.

The Older System—General Characteristics

The programs which the new laws will replace have constituted one of the most comprehensive social security systems in the world. Workmen's compensation legislation in Great Britain dates back to 1897; it has been followed by other laws, passed more or less in piecemeal fashion over the years but providing in their totality a wide coverage among employed persons for all the major risks.

Many features of the older system (tables 1 and 3) will be retained by the new. These include the principle of the threefold contribution-by workers, employers, and the Government; the system of flat rates (that is, not related to earnings) for contributions and benefits; and the use of the stamped card for the collection of contributions. The supplementation of insurance benefits by national assistance will remain, but the need for assistance is expected to diminish in view of wider insurance coverage and higher benefits. In the health services the change is more striking; complete medical care for all will replace general practitioner services for the insured worker.

The main changes in the cash benefit programs concern coverage, benefit rates, and administration. These aspects of the former health, pension. and unemployment programs are reviewed briefly below.

Coverage.-The laws now superseded have covered virtually all manual workers under a contract of employment, and also nonmanual employees earning not more than £420 (about \$1,695) a year.8 Health and

pensions insurance covered certain groups excluded from unemployment insurance, such as private domestic servants, nurses, share-fishermen, civil servants, railway workers, and home workers. Under the new program, status as an employed person will continue to be a requisite for insurance against unemployment and work accidents, but otherwise virtually the whole population is covered, without salary or income limitations, and potentially eligible for benefit.

Benefits.-Benefit amounts have previously varied among the programs. Within each program, however, the flat-rate benefit has prevailed, usually with larger payments for men than for women and for adults than for young persons. Dependents' benefits have been provided under all the cash benefit programs except health insurance, which has granted only a small maternity allowance. The lowest weekly amounts (10s. for one person, 20s. for a couple) were paid under contributory and noncontributory (at age 70) old-age pensions, which very often had to be supplemented by assistance. The highest weekly benefits were paid under unemployment insurance (man, 24s.; woman, 22s.; plus dependents' allowances). The cash benefits (for wage loss) under health insurance have occupied a middle ground in this respect, with men receiving 18s. weekly and employed women 15s. (13s. if married); after 26 weeks these sums have been reduced for continuous disablement to 10s. 6d. for men and 9s. for women (8s. if married). Most of these differences have been eliminated by the new legislation.

Administration.-Under the new program the Ministry of Health will be responsible for medical benefits and the Ministry of Labour and National Service will continue to operate the Employment Exchanges, but all other programs will be administered by the Ministry of National Insurance. Although important simplification at the top level was achieved with the creation of this Ministry in 1945, the change-over

^{*} Bureau of Research and Statistics, Division of Coordination Studies.

¹ Beveridge, Sir William, Social Insurance and Allied Services. American edition, New York: Macmillan Co., 1942. For a full account of the report see Ring. Martha D., "Social Security for Great Britain-A Review of the Beveridge Report," Social Security Bulletin, January 1943, pp. 3-30.

For a summary of the British White Paper outlining proposals for family allowances, social insurance, national assistance, and workmen's compensation, see the Bulletin, November 1944, pp. 27-35.

⁷ and 8 Geo. 6, ch. 46. 48 and 9 Geo. 6, ch. 41.

⁹ and 10 Geo. 6, ch. 62.

⁹ and 10 Geo. 6, ch. 67.

⁸²²⁻⁴⁷⁻⁻²

¹⁹ and 10 Geo. 6. ch. 81. For a summary of the British White Paper on A National Health Service, see the Bulletin, March 1944, pp. 12-18.

[&]quot;The maximum limit of remuneration of nonmanual workers for compulsory

coverage was increased from £250 to £400 in 1940 for unemployment insurance and in 1941 for health and pensions in-

from the system outlined below is taking place only gradually.

Under the old system, contributory health and pensions insurance came under the central authority of the Ministry of Health. Cash sickness benefits have been administered mainly by approved societies, and medical care by local insurance committees. For pensions, the contribution records have been obtained from the approved societies by the local offices of the Ministry of Health, which determined eligibility for benefit. Payment of pensions has been made at the Post Offices. For noncontributory pensions, which have been about 30 percent of the total, applications (and appeals) have been directed to the Ministry of Health, but the national administrative agency was the Department of Customs and Excise, whose local officers investigated cases. Local pension committees, appointed by the local governments, determined the benefits. Unemployment insurance has been under the Ministry of Labour and National Service, which through its local Employment Exchanges has been the agency for disbursement of benefits as well as determination of claims. Supplementary pensions and unemployment assistance have been provided by the Assistance Board. The Board is not directly answerable to Parliament; it also differs from other Government departments in that responsibility for its policy rests with the Board and not with a Minister of State.

Finally, workmen's compensation has been supervised by the Home Office. Under this program there has been no actual governmental administration of benefits. Claims for the payment of benefits are first discussed between the employer and employee. When an agreement is reached, its terms are recorded with the county court. When no agreement is reached, the case goes to the county judges and higher courts, so that the courts have been the branch of the Government most concerned with the compensation of work accidents.

The New Programs as a Whole— Common Features

The five new and interrelated programs, supported by the Government's intention to maintain full employment and to stabilize the cost of living, are intended to provide a comprehensive and basic security for all the people of Great Britain.

Eligibility .- Virtually every resident of the country will be eligible for benefits upon occurrence of any of the several contingencies for which cash or services are to be provided. Children's allowances are already payable for all children after the first. Under the national health program, "personal medical services for all persons in the area who wish to take advantage of the arrangements" will be provided without reference to qualifying contributions or ability to The industrial injury scheme will be a unified insurance program covering all employed persons. The broad coverage for the National Insurance Act is noted below. National assistance will be available for needy persons who fail to qualify for insurance benefits or whose special requirements make the payments inadequate.

Contributions .- The costs of the new programs will be met partly from general taxation (mostly national, but some local) and partly from the compulsory contributions of insured persons and employers, made under the national insurance and industrial injuries programs. For purposes of contributions to national insurance the population is divided into three classes: the employed, the self-employed, and the nonemployed. Children under the school-leaving age and retired pensioners do not contribute. Others must pay the contributions unless exempted from contributing and credited with contributions, as in the case of a person who is unemployed, disabled, or drawing benefit, a married woman, a student, or an unpaid apprentice. Self-employed and nonemployed persons whose total income is less than £104 per year may ask to be exempt from contributing but will then lose their insurance benefit rights. Members of the armed forces, wherever stationed, are regarded as employed persons; their contributions may be reduced by regulations. Persons employed by or under the Crown are covered under national insurance, subject, however, to special modifications that may be made in adapting the act to this employment. Seamen and airmen may be either exempted or covered, as the Minister may determine by regulation, a provision which gives the flexibility deemed necessary to deal with the variety of nationalities employed on British ships throughout the world.

Provisions for women have certain special characteristics. In general, housewives are considered a separate category and receive benefits by reason of their husband's contributions, and only the unmarried woman must contribute. After marriage the wife will be insured for maternity, widows', and retirement benefits by virtue of her husband's contributions; she will not be required to contribute. Even the 13 weeks' maternity allowance is payable to the working woman by virtue of the husband's contributions. However, if a nonemployed wife wishes to qualify for a pension in her own right, or if a working wife wishes to maintain her right to sickness and unemployment benefits-at reduced rates-she must keep up her contributions.

The amounts of the contributions are shown in tables 1 and 2. These rates are necessarily higher for the national system than for the limited programs being displaced and, in the case of industrial injuries, are entirely new for the worker and Government. The total contribution from the employee and employer of 9s. 1d. for the employed man is 9 percent of the average wage of 100s. 5d. a week. as reported in July 1946 by a large number of representative industries.10 This proportion includes the contributions for industrial injuries but not the Government contributions. The structure of contributions continues to be one of rates varying only with age and sex, but it has been changed by introducing a special worker rate for adults earning less than 30s. a week. Except for workers in this bracket, it will be noted that the employer will pay less than the employee. The employer is not charged with the

National Health Service Act, clause 33.

²⁰ Ministry of Labour Gazette, October 1946, pp. 272-273. The average, while it includes the earnings of men, women, and juveniles, does not take in earnings in agriculture, coal mining, railway service, merchant shipping, or domestic service.

Table 1.—Great Britain: Weekly contribution rates for compulsory social insurance under the old system 1

[Amounts in pence]

Persona	3	den	W	omen	Government
Program	Worker	Employer	Worker	Employer	Government
Old-age, widows', and orphans' pensions					
Persons aged 16-65	61/2	61/2	5	314	Deficit of initial generation; cost of pensions to persons over 70; and cost of supple- mentary pensions.
Persons aged 16-65 1	51/2 2	51/2	5 2	5½ 2	% cost of benefits and their administration; full cost of central administration.
General workers aged— 21-65 ³ 18-20 16-17 Under 16	10 9 5 2	10 9 5 2	9 8 41/5 2	9 8 43/4	Sum equal to half the joint employer-employee contri- bution. Also any advances necessary if funds are inadequate.
Agricultural workers aged— 21-65 s 18-20 16-17 Under 16-	3½ 3 2 1½	31/2 3 2 11/2	3 21/2 11/2 1	3 2½ 1½ 1	
Workmen's compensation					
All workers	None	Full cost	None	Full cost	None.

¹ Status as of April 1945, date of transfer of many functions to Ministry of National Insurance.

maternity grant, attendance allowance, or the death grant, and he pays only 1½d. of the weekly contribution allocated to the health services. Otherwise, the insurance contribution is allocated evenly between worker and employer. The present transitional rates introduced in late 1946 because of the increase in pensions are outlined in the section on National Insurance.

The flat-rate contribution, unmodified by capacity to pay, will of course fall heaviest on those with low wages and incomes. In the Beveridge report, Sir William, now Lord Beveridge, supported this method of financing a broad national system of social security on historical, practical, and ethical grounds. His reasons have in effect been officially sanctioned by the Government which drafted and the Parliament which enacted a law closely following his pattern.

Beveridge accepted fully the traditional British system of uniform contributions by the insured which will cover "a material part"—some 30 percent in all—of the cost of cash benefits. He termed this the "contributory principle" and found that it

tends to eliminate the means test, provide administrative simplicity, and inculcate a sense of financial responsibility. The testimony before his committee strongly favored individual contributions. The employer contribution-admittedly "a tax on the giving of employment"-was declared to be but a small part of the total cost of production and a legitimate charge for "maintaining the labor force that is necessary both when it is actually working and when it is standing by.' In support of an employee contribution rate very close to that adopted, Beveridge found that the increased benefits, including medical care, will give the individual a good return for his money and, by eliminating certain charges for voluntary insurance premiums and medical treatment, will be no more of a burden, as budget studies reveal, than workers have been able and willing to assume in the past.11

The manner of collecting contributions will be prescribed by regulations. The National Insurance Act permits retention of the present system of stamps affixed to contribution cards, which is expected to be the usual device, but makes it possible to have different methods. A single contribution will cover payments for national insurance, the medical services, and employment injuries (when a contract of employment exists). In the case of employed persons, the employer will pay both his own and the worker's contribution, as at present, and deduct the worker's share from wages.

After 5 years the rates will be increased by 4d. a week for adults and by 2d. for persons under 18 years of age. Except in the case of adults earning 30s. or less weekly, who will pay 1d. of the increase to the employer's 3d., the added costs will be shared equally between employer and worker.

Cost of the programs.—The total estimated cost of the programs in 1958, including administration, together with the share falling on the national Exchequer, is shown in the following tabulation.²⁸ Allocations from the

	Estima pend		Annual cost to Exchequer			
Program	Amount (in mil- lions)	Per- cent- age distri- bu- tion	Amount- (in mil- lions)	Per- cent- age distri- bu- tion		
Total	£837.5	100.0	£429.5	100.0		
National insur- ance (1958) Assistance Family allow-	545. 0 53. 0	65, 1 6, 3	190. 0 53. 0	44. 2 12. 4		
ances Health	60. 0 152. 0	7. 2 18. 1	60. 0 120. 0	14. 0 27. 9		
Industrial inju- ries	27.5	3.3	6.5	1. 5		

national insurance contributions will provide an estimated one-fifth of the cost of the health services; the remaining contributions will, in the long run, defray about three-fourths of the cost of the insurance payments. The industrial injuries contributions will meet nearly four-fifths of the cost of this program.

The cost of the Exchequer will be less than £190 million in 1948, when expenditures are estimated at £452

To age 60 for women.

¹¹ See Social Insurance and Allied Services, pp. 108-109, 112, for a development of the points here summarized.

²² It is impossible to say what percent this will be of the national income at this time. The estimated expenditures for 1948 of £748.5 million are about 8.8 percent of the 1945 net national income of £8,483 million.

million. Because of the aging of the population and growth in number of retirement pensions, national insurance expenditures are expected to increase to £545 million by 1958, to £678 million by 1968, and to £749 million by 1978. By that date the estimated cost to the Exchequer for national insurance will be £416 millionsome 55 percent of the insurance total-but it will thereafter decrease because persons receiving full pensions at a later date will have paid full contributions. It is the Actuary's assumption that eventually, after all persons who are now over age 16 have passed out of the insurance system, the Exchequer contribution will be less than 25 percent of the total cost.

Administration.-The Minister of National Insurance will be in charge of the cash benefit programs, including insurance, assistance, family allowances, and industrial injuries. Regional and local offices of the Ministry will handle all these programs to-Labor Exchanges.13 The permanent method of making payments, as well as other aspects of benefit adminis-

gether. The local offices will pay all benefits except the unemployment benefit, which will be disbursed at the

13 Address of the Minister of National Insurance before the National Association of Trade Union Approved Societies, Oct. 1. 1946. In National Insurance Gazette, Vol. 35, Oct. 10, 1946, p. 503.

tration, will be determined by regula-

A National Insurance Advisory Committee, to be appointed by the Minister, will give him advice and assistance on the programs. It will consist of from four to eight members, including at least one woman, one representative of employer organizations, one labor representative, andwhen reciprocal arrangements with that area take effect-one representative of Northern Ireland.

The administrative staff of the Ministry will include headquarters personnel in London, numbering 400 to 500; a Central Records in Newcastle, with about 7,000 persons; 9 regional offices in England, each with from 50 to 100 persons; and approximately 1,000 local offices staffed by some 25,000 persons.14

The Minister of Health will administer the national health services; the structure contemplated for these programs is described in a later section.

Family Allowances

The first of the new systems to become law was the Family Allowances Act of 1945, the aim of which is to relieve one of the causes of want by adjusting basic family income to fam-

14 Parliamentary Debates, House of Commons, May 30, 1946, col. 1463; and Minister's address cited above.

Table 2.—Great Britain: Weekly contribution rates for compulsory social insurance under the new system

	20 10		yaren				1						
			M	len			Women						
Program	Ins	ared		m		vern-	Ins	ured		m- yer		vern-	
	S.	d.	8.	d.	s,	d.	s.	d.	8.	d.	s.	d.	
National Insurance 2							-						
Employed persons aged—													
Earning more than 30s, weekly Earning 30s, or less weekly	2 2	7 8	3 5 2	10	2 2	1 1 2	3 2 2	7 2 2	8	5	1	7	
Under 18	2	8	2	9	ī	2	2	2	1	9	0	11	
Self-employed persons aged	6	2			1	1	5	1			0	11	
Under 18	6	7			0	7	5	1	*****		0	6	
Nonemployed persons aged— 18-65 ³ Under 18	4 2	8			0	9 5	3 2	8			0	7	
Industrial injuries													
Persons aged 18-65 3 Persons aged under 18	0	4 236	0	4 234	(36 t	otal)	0	3 2	0	3 2		total)	
1										-			

¹ According to provisions enacted into law and expected to be fully operative by Apr. I, 1948. The national health services are to be financed by allocation from national insurance contributions equal to 10d, for adult men, 5d. for women, and 6d. for persons under age 18; other necessary costs financed

ily needs. Operations began in August 1946. Payments of 5s. a week are made to the mother for each dependent child after the first who is under the school-leaving age (14 before April 1947 and 15 after that date). If the child is still in school or is an unpaid apprentice, payments are continued until August 1 following his sixteenth birthday. When the responsible parent is receiving other benefit - sickness, unemployment, widowed mother's, retirement, or industrial injury-an allowance of 7s. 6d. will be paid under national insurance for the first dependent child. Family allowances are financed from general taxation.

National Insurance Benefits

The National Insurance Act provides for cash payments to offset loss of income caused by old age, death, sickness (long or short-term), unemployment, and maternity. These risks have long been insured in Great Britain, but the amounts to be paid are very substantially increased. The right to receive them is contingent on fulfillment of certain contribution requirements, but when these conditions have not been fully met, reduced benefits may be allowed under regulations which have not yet been issued.

Benefits paid at age 60 (for women) and 65 (for men) will be made as "retirement" rather than "old-age" pensions. For the 5 years after the individual reaches pensionable age. payment will be conditional on retirement from regular employment; the weekly benefit will be reduced by 1 shilling for every shilling earned in excess of 20. Old persons will be encouraged to continue working beyond the pensionable age, however, by a 1-shilling increase in the weekly benefit for every 25 contributions made after age 60, in the case of women, or 65, in the case of men. The retirement condition is entirely waived 5 years after the pensionable age, so that a man of 70 or a woman of 65 can receive full retirement benefit while still employed. To receive retirement benefits, 156 paid contributions after entry into insurance and a yearly average of at least 50 contributions, paid or credited, are required. Persons who become insured

by Parliamentary appropriations and local taxes.

Government also pays £36 million a year to Mar.

July; then £4 million more a year for each of next of years; thereafter, as voted by Parliament.

Aged 18-60 for women.

for the first time under the new program when they are within 10 years of retirement age must contribute for 10 years before becoming eligible for a pension. Otherwise their benefit consists of the return of their con-

tributions with interest. This restriction does not apply to persons who have been insured under the old program.

A new benefit, the death grant, will be paid to the person incurring

the funeral expenses of an insured person or a dependent. The amount will vary according to the age of the deceased, from £6 for a child under 3 to £20 for persons 18 or over. Twenty-six paid contributions after entry

Table 3.-Social security in Great Britain: Old system 1

Program	Coverage	Weekly benefits	Qualifying conditions	Administration
Old-age, widows' and orphans' pensions.	Employed persons aged 16 or over. Exclusion: Nonmanual workers earning more than £420 a year, civil servants, and others protected by special systems.	Old-age: 10s. Widows: 10s. Couple: 20s. Children (if widow receiving pension): First child: Each additional child: 3s. Full orphan: Supplemented on need according to national scale up to 35s. a week for couple and 20s. for single person, plus dependents' allowances.	Old-age: Men, aged 65; women, aged 60; 5 years' continuous insurance; 104 weekly contributions paid; average of 39 contributions a year in 3 years preceding pensionable age (waived if continuously insured for 10 years before age 60). Widows: Regardless of age or earning capacity; 104 contributions paid by husband; average of 26 contributions a year in 3 preceding years (waived under certain conditions). Orphans: To age 14—If in school, 16. Contribution conditions same as for widow.	of Health and local officers after age 70, Department of Customs and Excise. Con- tribution record supplied by insured person's approved so- ciety. Fayment by pension book at Post Offices. Supplementary pensions: As- sistance Board.
Noncontributory pen- sions.		Old-age: 10s. Blindness: 10s. Supplemented as above.	Age 70; for blind pension, age 40. Means test. Citizenship and residence tests.	Department of Customs and Excise and local pension com- mittees.
National health insurance. Employed persons aged 16-65 (16-60 for women). Ecclusions: Nonmanual workers earning more than £420 a year; also excepted employment where corresponding benefits are available.		Cash: Temporary sickness (up to 26 weeks): Men: 18s. Single women: 15s. Married women: 13s. (Reduced if full qualifying conditions not met.) Disablement (after 26 weeks): Men: Single women: 8s. Married women: 8s. Materiaty grant: £2 (lump sum) Medical: Practitioner services, medicines, and (depending on approved society) additional benefits—insured worker only.	104 contributions paid (for reduced cash benefit, 26 contributions). Maternity: 42 contributions.	Centraladministration: Ministry of Health. Local: Cash benefit—approved societies. Medical benefit— local insurance committees.
surance. 65 (14-60 for women). Erclusions: Nonmanual workers earning more than £420 a year; private do- mestic servants; hospital nurses; diviservants, local government employees, teachers, and permanent employees of railways and public utilities.		General system: Men: 24s. Women: 22s. (Reduced if under age 21.) Dependents' supplements: Adult dependent: 16s. Children: 5s. each for first 2; 4s. each additional child. Benefit duration: 180 days. Agricultural system: Men: 22s. Women: 18s. (Reduced if under 21.) Plus supplements for dependents. Benefit duration: 90 days. When insurance benefit is exhausted, assistance is provided: 31s. for couple and 18s. for single householder, plus dependents' allowances and rent addition.	General system: 30 weekly contributions in 2 years preceding application for benefit. Agricultural system: 20 weekly contributions in 2 years preceding application for benefit. Waiting period: 3 days.	Ministry of Labour and National Service and local Employment Exchanges of the Ministry. For unemployment assistance: Assistance Board.
forkmen's compenpensation. Employed persons and apprentices irrespective of age. Erclusions: Nonmanual workers, and/police. Non manual pair pair the properties of age. Erclusions: Nonmanual or no manual workers, and/police. Aft to Temployed persons and apprentices of age. Engloyed persons and apprentices of age. Engloyed persons and apprentices of age. Total pair age. Engloyed persons and apprentices of age.		No medical benefit. Total incapacity: First 13 weeks, one-half average wage (increased for low-paid workers) with maximum of 35s. or 35 of wage whichever is less. If married man, maximum 40s., if married man with child, maximum 45s. or 76 of wage, whichever is less. After 13 weeks, maximum increased to 40s., 50s., and 55s., respectively. Temporary partial incapacity: One-half difference between pre-accident and post-accident earnings (increased for low-paid workers). Death: Lump sum of from £300 to £400, if adult dependents. Increased by child's weekly benefit of 15 percent of parent's wage (maximum total £700).	Waiting period: 3 days (benefit paid for these days if incapacity lasts 4 weeks). Injury must arise out of and in the course of employment. Notice of injury must be given by the worker, and claims must be made by worker or his dependents within 6 months of accident (or of death).	General supervision by Home Office. Claims settled by agreement between worker (or representatives) and employer (or insurance company), and recorded by Registrar of County Court. Disputed claims settled by courts. Employer may apply to County Court to have compensation stopped or reduced, or commuted to lump-sum payment.

¹ Status as of April 1945, date of transfer of many functions to Ministry of National Insurance.

into insurance and either 45 contributions paid or credited in the last contribution year or a yearly average of 45 contributions are required.

The system of survivor benefitswhich are limited as in the past to widows and orphans-has been changed considerably. There will be a benefit at the special rate of 36s. a week for every widow during the first 13 weeks following the death of the insured husband. After this period of adjustment is over, the widow is considered capable of supporting herself unless she is incapacitated, or has dependent children, or is nearing the pensionable age. If she is unable to earn her living by reason of disability she will receive a widow's pension of 26s. weekly. While she has de-

pendent children, the usual benefit of 26s. a week will be paid, plus an allowance of 7s. 6d. for the first dependent child (and payments for other children under the Family Allowances Act). If the widow is over 40 years of age when the children cease to be dependent, and had been married at least 10 years, she will continue to receive her widow's pension. If at the time of her husband's death she is over age 50 and has been married at least 10 years, she will receive a pension whether or not she has dependent children. Earnings in excess of 30s. a week reduce the benefit amount correspondingly. When a widow reaches age 60, her pension becomes a retirement pension, for which she may qualify by reason of

her husband's insurance contributions. The contribution conditions, which must have been met by the husband, are the same as for retirement. If the widow has been married more than once, the requirement of 10 years of marriage to the person by whose insurance she benefits (when a pension is involved) may be modified by regulations.

In the case of full orphans, at least one of whose parents was insured, a guardian's benefit of 12s. weekly will be paid to the responsible person.

A single sickness benefit of indefinite duration will replace the present variable benefits paid for short and long-term sickness and disability. The normal benefit will be 26s. a week, increased by 16s. for an adult

Table 4.-Social security in Great Britain: New system 1

Program	Coverage	Weekly benefits		Qualifying conditions	Administration
National insurance (cash benefits).	All residents of Great Britain aged 15 to 65 (men) or 15-60 (womn- en)—raised to ages 70 and 65, respectively, if not retired—as follows: (1) Employed persons (all benefits). (2) Solf-employed per- sons (all but unem- ployment benefits). (3) Nonemployed per- sons (all but unem- ployment and sick- ness benefits and maternity allow- ance). Low-income exemption, groups (2) and (3): Per- son with income of less than £104 a year may apply for exemption, in which ease there are no cash benefits. Married women: May be excepted from contrib- uting regardless of em- ployment status. If nonemployed but al- ready insured, may con- tribute to qualify for pension in own right; if employed or self-em- ployed, may contrib- ute for sickness, unem- ployment, and retire- ment.	Unemployment, sickness, and retirement: Single adult. Single person under 18 (no dependents). Couple. Married woman with own insurance: Unemployment. Sickness. Retirement. Adult dependent (unemployment and sickness only). First child. Widows' benefits: Widows' benefits: Widows' allowance for 13 weeks. Widowed mother's allowance (including 7s.6d. fer first child). Widow's pension.	20s. 0d. 15 0 42 0 20 0 16 0 26 0	Unemployment and sickness: 26 contributions paid and 50 paid or credited in last contribution year. If conditions not fully met, reduced benefits may be provided. Duration: Sickness—unlimited after 156 paid contributions; otherwise, I year. Unemployment—180 days (regulations may increase duration on basis of contribution record). Waiting period: 3 days (paid for if 12 days are lost in 13-week period). Retirement: Men, aged 65; women, aged 60. 156 contributions paid and average of 50 paid or credited. Husband's contributions insure wife. Retirement necessary unless insured person is 5 years past pensionable age. Benefit reduced by 1s. for each shilling above 20 cerned a week. Widows' benefits: 166 contributions paid by relevant person. Average of 50 paid or credited each year. Widow's allowance: Payable for 13 weeks regardless of age. Widowd mother's allowance: Payable fichild is of school age (reduced 1s. a week for each shilling above 30 cerned a week). Widow's pension: Normally payable if married 10 years and if age 50 or an invalid at time of husband's death. If mother is over 40 when children attain school-leaving age, allowance becomes permanent widow's pension (reduced for earnings as above).	Ministry of National Insurance and regional and local offices.
.		Guardians' allowance: To guardians of full orphans, for each child. Maternity benefits: Maternity grant for all women covered by own or husband's insurance, lump sum. Attendance allowance for nonworking woman, for 4 weeks. Maternity allowance for working women, for 13 weeks. Death grant (lump sums): Adult. Children: Aged 6-17. Aged 3-5.	20s. 0d. 36 0	Guardians' allowance: One parent must have been insured; no contribution requirement. Maternity benefits: Maternity prant: 26 contributions paid by relevant person, and 26 paid or credited in last contribution year. Attendance allowance: Same. Maternity allowance: 46 contributions paid or credited (by woman or husband) in 22 weeks immediately preceding benefit period, and at least 26 of these when employed or self-employed. Death grant: 26 contributions paid by relevant person (may include husband or parent), and 46 contributions paid or credited in last contributions paid or credited in last contributions parent, and as yearly average of	

dependent. For employed married women who are paying contributions, the rate will be 16s. a week. There is a 3-day waiting period for both employed and self-employed persons, but the benefit will be paid for these days if there are 9 more days of sickness within a 13-week period. The duration of sickness benefit is unlimited for persons who have been insured for 3 years or more. A person with less than 3 years' coverage, and otherwise eligible, may receive benefit for a year (312 days) and requalify for benefit after 13 additional contribution weeks. The contribution conditions for sickness benefit are payment by the claimant of at least 26 contributions after entry into insurance and

payment or crediting of at least 50 contributions in the last contribution year.

Benefits, waiting-period, and contribution conditions for the unemployment benefit are similar to those for sickness except that a married woman who is working will receive 20s. instead of 16s. a week, and a selfemployed person will not be eligible for benefit. The normal maximum duration of unemployment benefit is 180 days; after this time a person must requalify for further benefit by payment of 13 contributions. Regulations have been made, however, granting additional days of benefit according to contributions paid and benefits received.

Thus, the Beveridge recommendation for unlimited duration of disability benefit has been retained, but the parallel suggestion regarding unemployment benefit has been set aside. In this way the costs of short-term unemployment will be borne by the National Insurance Fund, but the Government, according to the Minister of National Insurance, Mr. Griffiths, should assume the direct responsibility for long-term unemployment. It is the Government's declared intention to secure and maintain full employment.

The new law greatly liberalizes maternity benefits. A grant of £4

15 Ibid., Feb. 6, 1946, col. 1744.

Table 4.-Social security in Great Britain: New system 1-Continued

Program	Coverage	Weekly benefits	Qualifying conditions	Administration
Industrial injuries (workmen's com- pensation).	Persons employed under contract of service or apprenticeship. Exclusions: Casual and family employment and occupations which the Minister may except to prevent anomalies.	Temporary incapacity	Waiting period: 3 days (benefit paid for this period if incapacity lasts 12 days). No contribution requirement. Unemployability supplement: Unable to earn more than \$52 a year. Constant attendance allowance: In need of attendance and not receiving free in-patient hospital treatment. Special hardship allowance: Unable to follow regular occupation or similar occupation. Commuted for 52 times amount of weekly pension in case of remarriage. Parents' allowance: Must have been wholly or mainly maintained by deceased (or would, have been so maintained but for the accident). If mother marries or remarries, pension is discontinued. Relatives: Eligible classes will be prescribed by regulations. Benefits paid only in case of dependency and to only one relative. Not paid if widow or parent is entitled to pension.	Ministry of National Insurance and regional an local offices. Independent local appeals tribunals. Commissioner appointed by King (6 appeals). Medical board and medical appeals tribunals. Pensions may be paid through Pos
National health sorvices.	All residents	General practitioner, specialist, and hospital services; dental, optical, and maternity ser- vices; drugs and appliances. Also midwifery, child wel- fare, home nursing, vaccina- tion, etc.	None specified in law	Ministry of Health. Includes Regional Hospital Boards, under Ministry, with local management committees, and-for practitioner services—Executive Councils of 24 members, some appointed locally and some nationally. Local governments responsible for health centers, preschool health, midwifery, etc.
Family allowances	All residents	5s, a week for each child under 16 years of age (after the first).	None	Ministry of National In- surance. Payments made through Post Offices.

According to provisions enacted into law and expected to be fully operative by Apr. 1, 1948.

will be paid to all women on the basis of their own or their husbands' insurance, and an attendance allowance of £1 weekly will be paid to nonworking wives for 4 weeks after confinement. The working mother will receive a maternity allowance of 36s. a week for 13 weeks-beginning in the sixth week before the expected period of confinement-to enable her to give up employment for a suitable period without undue financial hardship. Unmarried mothers will also receive maternity benefits if they meet the contribution requirements. For the maternity grant and the attendance allowance of 4 weeks, at least 26 contributions must have been paid after entry into insurance and at least 26 contributions must have been paid or credited in the last contribution year. Forty-five contributions in the year preceding confinement, 26 of which must have been paid or credited while the woman is either employed or selfemployed, are required for the maternity allowance of 13 weeks. Payments by the husband cover the requirements for married women.

Current transitional program.—Although the national insurance program is not yet generally in operation, the Government has already increased the old-age pensions for retired persons. The pensions of insured persons, payable to men at age 65 and to women, including widows, at age 60, are now 26s. a week instead of 10s., and the benefit payable at age 60 to the wife of an insured man who is receiving his pension has been increased from 10s. to 16s. a week. These amounts are conditional on retirement.

Noncontributory pensions—payable at age 70, or at age 40 in case of blindness—now have a weekly maximum of 26s. instead of 10s., and the means scale on which such pensions are based has been revised upward.

Persons not retired and in receipt of pensions will continue to receive payments at the former rates unless they are 5 years past pensionable age and are receiving benefit based on their own insurance. In such a case the new rates are paid without regard to employment status.

Contributions for pensions only have been increased about threefold; the present rates, if paid during a full working life, would meet about five-sixths of the cost of benefits. The adult contribution rates are as follows:

Insured person	Pe	nslo	ns o	Health and pensions					
msured person		m- yee		m- yer		m- yee	Em- ploye		
Men: New rate Old rate Women:	8. 1 0	d. 614 634	8. 1 0	d. 634 634	8. 2 1	d. 0 0	s. 2 1	d. 0 0	
New rate	1 0	3 5	1 0	23/4	1 0	8 10	1 0	8 9	

Industrial Injuries

The National Insurance (Industrial Injuries) Act revises and extends the present system of workmen's compensation by replacing employer liability for industrial injury with a publicly administered program of cash benefits supported jointly by the compulsory contributions of workers and employers. Compensation according to a general benefit scale replaces benefits based on the individual's earnings.

The case for the employee contribution-not ordinarily found in industrial injury insurance—goes back to Lord Beveridge, who declared that a genuine pooling of risks among industries "makes it difficult or impossible to maintain that the cost should be borne by employers only." 28 He felt, too, that making administration independent of employers can be more logically justified if the worker contributes. Beveridge also argued that, if one type of compensation for interruption of earnings is provided from funds to which the worker has made no contribution, there may be "constant pressure to push up the compensation for that particular misfortune," because the workers will not be as directly interested in the stability of the funds as they would be if they had contributed to them.17

Once the industrial injuries program is in operation, all persons employed in Great Britain under any contract of service or apprenticeship will be compulsorily insured against injury, disability, disease, or death arising out of and in the course of that employment. Unless there is evidence to the contrary, an accident arising in the course of employment is deemed to

have arisen out of employment, but otherwise the definition of the risk remains substantially the same as in workmen's compensation.

Despite the references to medical attention, the law deals solely with cash benefits. Medical care will be available in case of work-connected accidents and disabilities under the national health service program. The cash benefits are of three types: injury (limited to 26 weeks), disablement, and death. The amounts payable are somewhat higher than those under national insurance, as reference to table 4 shows. Thus the injury benefit (temporary) for adults is 45s. a week, and the same sum is paid for total permanent disablement. There are also added allowances to pay the cost of an attendant if the disabled person needs special care. Unlike the general cash health benefits, the benefits under the industrial injuries program may be paid for a partial disability. According to the degree of permanent disablement (from 20 to 100 percent of total), the benefits vary from 9s. to 45s. a week. These pensions may be increased for unemployability-that is, inability to earn more than £52 a year—and, subject to the maximum of 45s., for hospitalization and for special hardship-that is, inability to follow the regular or a similar occupation.

The usual allowances of 16s. a week for a wife or adult dependent and 7s. 6d. for the first child are payable in addition to the temporary injury benefit. In the case of disablement, the dependents' benefits will be awarded only if the beneficiary is receiving an unemployability supplement or approved hospital treatment.

Survivor benefits are marked by higher widows' pensions than under nonindustrial injuries, and by the fact that dependent parents as well as the widow may receive pensions. If no widow or parents survive, a relative's benefit may be paid.

The variation in rates between benefits for industrial, as distinct from general, disability, was justified in the Beveridge report—cited by the Government in 1944—on the grounds, first, that many industries are dangerous and, if men are to be encouraged to enter them, they need assurance of special provision against their

¹⁶ Op. cit., p. 41. ¹⁷ Ibid., p. 45.

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risks; and second, that a man disabled during employment "has been disabled while working under orders." 28

The National Health Services

An important corollary of cash benefits will be the provision of a comprehensive national health service making adequate health care available to the entire population. The Beveridge report regarded such a service as a necessary prerequisite for the insurance program, and the Coalition Government in 1943 declared its intention of introducing a plan. In 1944 the White Paper outlined a system whereby "every man and woman and child can rely on getting all the advice and treatment and care which they may need in matters of personal health." * This has remained the objective of the Labor Government in formulating the National Health Service Act. Because of differences in the administrative structure in Scotland, essentially similar services will be made available there by the National Health Services (Scotland) bill, which passed its second reading in the House of Commons on December 10, 1946,

The health services will be organized in three branches: hospital and specialist, general practitioner, and local health centers and clinics. In brief, the hospitals will become public agencies, and the general practitioners will retain their freedom to engage in private or public practice or both, but not to sell their public practices or to locate for public practice in overstaffed areas. The local authorities, while losing the hospitals now under

their care, will have the duty of maintaining health centers from which will radiate services necessary to complement the work of the hospitals and physicians.

Benefits.—The benefits will accordingly consist of hospital and specialist treatment, general practitioner services, provision of drugs and appliances, and supplementary services. Eventually, complete health services will be provided for all, but because of the present shortage of dentists, nurses, and hospital accommodations some services will not be available to everyone immediately. Dental care, for example, will be limited at first to expectant and nursing mothers and young children.

Treatment in mental hospitals and sanatoria, convalescent and maternity care, medical rehabilitation and other institutional treatment, and in-patient and out-patient care at clinics and dispensaries will be included in the hospital services. Specialists will be available for consultation and service in the home, the health centers, and the hospitals. The practitioner services will include eye care and limited dental care. A variety of supplementary services will be provided by the local authorities, including midwifery, maternity and child welfare, health visiting, home nursing, domestic help when needed on health grounds, vaccination and immunization, ambulance service, blood transfusion, laboratory services, and additional care in special cases. Necessary drugs and medicines, spectacles, dentures, and other appliances will also be provided.

All these benefits will be provided without any charge at the time of receiving services, except when premature renewal or repair of spectacles or other appliances is due to carelessness. Charges may be made in appropriate cases to provide for domestic help and special foods and accommodations for invalids and others. Patients desiring extra consideration, such as more expensive appliances or private hospital rooms, must pay the additional costs. Private and semiprivate rooms will be available only if not required by other patients on medical grounds. Rooms may also be set aside for private patients, subject to the needs of other patients.

Administration.-The Ministry of Health will administer the entire health services. This meets the Beveridge requirement for a medical service organized "not by the Ministry concerned with social insurance, but by Departments responsible for the the health of the people," " and accords with the proposed 1944 allocation of responsibility to "a Minister of the Crown, answerable directly to Parliament and through Parliament to the people." 23 The Minister will be advised by the Central Health Services Council of 41 members, 3 appointed by himself, and having as its purpose presentation of "the expert view on any general technical aspect of the service." 34

At the operating level is the threefold administrative division into hospital and specialist services, practitioner services, and the locally provided supplementary services.

All hospitals except the teaching hospitals will be administered by regional hospital boards, 11 in number for England and Wales, each associated with a university medical school. The boards will be appointed by the Minister after consultation with the university, the medical association, local health authorities, and other interested groups in the area. A local hospital management committee for each hospital or group of hospitals will be appointed by the board after consultation with the local health authority, the executive council (described below under practitioner services), the senior medical staff of the hospitals concerned, and others.

Hospitals which are recognized by the Minister as providing facilities for undergraduate and postgraduate clinical teaching will be administered separately by a board of governors for each hospital or group of hospitals.

¹³ Ibid., p. 39; and Great Britain, Minister of Reconstruction, Social Insurance; Part II—Workmen's Compensation. Lon-

don: H. M. Stationery Office, 1944, p. 9.

¹⁹ A "comprehensive" service "emphatically has to comprehend all kinds of personal health treatment and medical advice. But that does not mean that there should be no other Government or private activity involving the use of the medical expert, or having any bearing upon health" (Great Britain, Ministry of Health, A National Health Service, American edition, New York: Macmillan Co., 1944, p. 10). Industrial medicine and school health services, for example, remain outside the scope of the National Health Service Act.

²⁰ Ibid., p. 5.

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²¹ Op. cit., p. 159.

²² A National Health Service, 1944, p. 12.
²² The Council will be composed of the 6 presidents of the principal British medical bodies (Royal College of Physicians, Royal College of Surgeons, Royal College of Obstetricians and Gynaecologists, British Medical Association Council, General Medical Council, and Council of the Society of Medical Officers of Health). 15 doctors, 3 dentists, 2 nurses, 2 pharmacists, 1 midwife, 5 persons experienced in hospital management, 5 local government experts, and 2 authorities in mental health work.

MA National Health Service, 1944, p. 13.

The board, appointed by the Minister, will consist of members nominated by the university with which the hospital is associated, the regional hospital board of the area, the medical and dental teaching staff of the hospital, and others appointed after consultation with local health authorities and other organizations.

The property, equipment, and endowments of the teaching hospitals will be transferred to the boards of governors; the property and equipment of voluntary and public hospitals will pass to the Minister, and the endowments will go to a hospital endowment fund. Debts and liabilities will be met from this fund, the income of which will be apportioned among the regions.

The Minister, the regional boards, and the boards of governors will cooperate in planning and in providing the hospital and specialist services for the region. These services will include, in addition to those mentioned previously, care in tuberculosis sanatoria and infectious disease units, provision for the chronic sick, all forms of specialized treatment, research, and a bacteriological service, including laboratories, for the control of infectious diseases. Specialists may participate in the service on a whole or part-time basis and will be attached to a hospital staff, although some of the specialist services, such as ophthalmic, will also be carried on in outlying clinics.

The general practitioner, dental, and pharmaceutical services make up the second administrative category. They will be under the supervision of the executive councils, established in the same areas as the local health authorities which will maintain the health centers and provide various health services. The services of each will be closely related and coordinated

The executive councils will consist of a chairman and four members appointed by the Minister, eight appointed by the local health authority in the area, seven by the local medical committees, three by the dental practitioner committees, and two by the pharmaceutical committees. The objection expressed by doctors to being placed under administrative control of the local authorities is met by the

proposed composition of the executive council, half of whose members will be selected by professional persons, a third by the local authority, and the rest by the Minister.

The executive council will arrange for doctors' services in its area, and the doctors will make their contracts for participating in the system with the council. Each council will draw up and publish a list of doctors participating, either on a full or parttime basis, from which persons may choose the doctor they wish to attend them, subject to his consent. Persons who make no choice or are not accepted by the doctor of their selection will be assigned among the doctors in the service. Doctors may use the clinic and office facilities of the health centers, where available, and will be encouraged to enter group practice. They may continue to have private patients if the latter are not on their lists or on their partners' lists as public patients.

The remuneration of physicians will be prescribed by regulations. It is the intention of the Government that payment for work in the national health service will in the case of the average doctor be partly by salary and to a larger extent by capitation feethat is, by a fixed periodic fee for each person on the doctor's list, irrespective of services rendered. The amounts of the basic salary and of the capitation fee have not been announced and must be determined after consultation between the Ministry of Health and the doctors' representatives. The Inter-Departmental Committee on Remuneration of General Practitioners,35 appointed in February 1945 with Sir Will Spens as Chairman, recommended in May 1946 that the fee for a publicly organized service covering 45 million persons should be 15s. 6d. per year per person. Of this sum, 15s. would be for the general practitioner and 6d. for certain special expenditures.

Because of the inadequacy of medical services in some areas, the scales of remuneration will be adjusted to encourage doctors to practice in these places. After the beginning of the program, applications to practice in a certain area will be considered by a national Medical Practices Committee of nine members, seven of whom will be doctors. The Committee is to be appointed by the Minister of Health, and its decisions will be made after consultation with the local executive council. The Committee may refuse an application to practice in a given place on the ground that the number of public general practitioners in the area is already adequate.

Doctors in the health service may no longer sell their practices, on retirement, to younger men, but present practitioners will receive compensation for this loss of selling value. A sum of £66 million is made available for this purpose.

Eventually, complete ophthalmic services will be provided by the hospital service in specially equipped and staffed clinics. Until adequate services have been developed in an area, however, supplementary eye services, including eye-testing, supply of spectacles, and the services of qualified medical practitioners and opticians, are to be made available by the executive council, along the same lines as the general practitioner service. Special committees set up by the executive councils will supervise the ophthalmic services.

Separate arrangements for dental services will also be made. When the present shortage of dentists is relieved, a general dental service will be set up with the same provisions for whole or part-time service, and for free choice of doctor, as are found in the general practitioner and ophthalmic services.

The third arm of the health service, the local health authorities—county and county borough councils—will provide facilities and services which will round out those offered under the hospital and general practitioner services and feed into larger clinics, hospitals, and medical centers. These local authorities will maintain technically equipped health centers where doctors and dentists may practice and where clinic and specialist services provided by both the local and hospital authorities will be available. Plans for local government services

²⁶ Report . . . London, H. M. Stationery Office, May 1946 (Cmd. 6810). For a brief summary see the Bulletin, November 1946, pp. 48-50.

must be made known to the Minister, the regional boards, boards of governors, executive councils, and any voluntary organizations working in the same area, and will require the Minister's general approval. Arrangements may be made with voluntary organizations to carry out some of the responsibilities.

The maternal and child welfare services for which the local authorities will be responsible are to include prenatal and postnatal clinics and child clinics, a complete midwifery service, the provision of special foods, and, as previously indicated, priority dental service. Midwives will usually attend confinements but may call in a qualified doctor when needed, and specialist obstetric and gynecological care will be available. Mothers will be cared for by the hospital service if delivery takes place in a hospital or maternity home.

Other local government health services will be elementary mental health care, transportation and ambulance service (when not provided by the hospitals), vaccination and diphtheria immunization, home visiting and nursing service, and the provision of blankets and special foods and special accommodations for invalids and convalescents. Domestic help will also be provided if needed, but charges may be made in certain cases for these special provisions.

Assistance

Although the proposed assistance bill had not been introduced by February of this year, some idea as to the probable character of the measure may be inferred from the Beveridge report and from discussion in Parliament. It will in general carry through and accelerate the trend away from the Poor Law-which made relief of destitution a matter for local government-toward a uniform national system of aid. One authority will administer assistance in accordance with regulations which will be Nation-wide in scope, both as to the means test and the standards of aid.

There is a precedent of some 12 years' standing for the national assistance of unemployed persons. In 1934 the Unemployment Assistance Board was created, with a central staff mainly under civil service, to replace

the then existing system of transitional payments to the long-term unemployed who had exhausted their rights to benefit based on their insurance contributions. In 1939 it became the Assistance Board, charged by law with administering the system of prevention and relief of distress resulting from the war, and in 1940 its field was extended to include the payment of supplementary pensions to old-age pensioners and widows. The Board has done much social case work in connection with dependents' allowances for servicemen, special hardship cases, problems resulting from the evacuation of children, and other wartime matters.

A body of this character, with still more general functions, will presumably operate as an essential part of the Ministry of National Insurance. Local public assistance committees, which still administer the Poor Law through the local relieving officers, will probably be displaced. However, the experience of the Assistance Board with local advisory committees and local appeals boards is expected to be used as the basis for sound national-local relationships in assistance.

Among the functions of assistance will be relief of immediate distress and aid for persons who are not qualified to receive insurance benefits. Such cases may include those who have insufficient contributions or those who have paid no contributions because they have never been employed or have claimed exemption because of their low total income. Persons with special needs as to diet or other care may also require assistance to supplement insurance payments.

Conclusion

Great Britain has retained without compromise its wartime determination to achieve freedom from want by means of a social security system which transcends the traditional limitations on coverage and escapes the stigma of too small benefits. It covers virtually all persons for virtually all risks, combining, as no other country does, family allowances and complete medical care with national compulsory insurance against the risks of old age, invalidity, temporary disability, unemployment, and industrial injuries.

For all these risks, the benefits must be considered to meet the test of adequacy. For an aged man and wife, for example, the benefit upon retirement is some 42 percent of the average mid-1946 wage in most of the leading industries (agriculture, domestic service, and certain other groups being excluded). Family allowances better the living standards of homes with more than one child.

Medical care will be available to all, without fees for service (except as individuals may prefer the fee system). Subject to initial limitations in the personnel and facilities available, this care will include general practitioner services, specialist services, dentistry, hospitalization, eyeglasses, and other services and appliances. Eligibility for care is to be independent of insurance contributions.

In building its new system, Great Britain has relied strongly on its past experience but has left its traditions behind whenever this has seemed necessary to achieve better protection. The new laws retain the three-fold contribution, the stamp system of making collections, and other tried methods of insurance protection. The benefit rates are not very much above those which were attained during the war upon demonstration by the individual of his need.

The new laws, however, make the higher benefits a right. They unify administration, subject to the deliberate placing of medical care under the Ministry of Health rather than the Ministry of Insurance. In a sharp break with the past they eliminate any administration of sickness benefit through approved or friendly societies. They transform workmen's compensation into a completely public program. And in the medical field, there will be a profound change-over to universally available care of all typesa change which will make the hospitals parts of a system of national institutions and do away with the sale of medical practices.

By drawing on its former experience and pressing vigorously beyond the old programs in several essential points, Great Britain stands preeminent among the countries of the world in the comprehensiveness of its new social security legislation.

Merchant Seamen During the Reconversion

By Herman M. Sturm*

UNEMPLOYMENT INSURANCE for merchant seamen was enacted into law in the Social Security Amendments of 1946. The new legislation extended the Federal Unemployment Tax Act, as of July 1, 1946, to cover private maritime employment, thus facilitating the inclusion of merchant seamen under State unemployment insurance laws. A special program was also provided to pay unemployment insurance benefits out of Federal funds during the transitional period to seamen employed by agents of the War Shipping Administration. Under this program, which will go into effect when Congress appropriates funds, the States, as agents of the Federal Government, will pay benefits to such seamen.

In administering these programs the employment security agencies will encounter many new problems, both because of the shifting control of maritime employment during the war years and the special characteristics of seafarers and their occupation.

Wartime Changes in the United States Merchant Marine

On the eve of American entrance into the war, in July 1941, the United States merchant marine employed relatively few men (54,000) aboard offshore vessels of 1,000 gross tons or more; nearly all these vessels were in the service of private ship operators.

Pearl Harbor brought a transformation in the maritime industry. Plans were made for the construction of thousands of new vessels, and a vast recruiting and training program, aimed at quadrupling the maritime labor force, was undertaken. In April 1942 the War Shipping Administration was established to operate the Nation's expanding merchant fleet, and during the following year the Federal Government took over from the private ship operators, who became its agents, the direction of practically all the vessels and their crews.

With the ending of hostilities, control of maritime employment has been

Recruitment and Manning.

*U.S. Maritime Commission, Division of

reverting to private management. The War Shipping Administration, and subsequently the U.S. Maritime Commission which absorbed the wartime Government ship-operating organization, have returned many vessels to their original owners and have been chartering and selling Government-owned vessels to the private shipping companies. By July 1946, 41,500 men were employed on privately owned and operated vessels, roughly half as many as had been engaged on WSA-controlled ships (table 1). By the end of the year, private maritime employment exceeded that of the agents of the Maritime Commis-

Although there is some uncertainty about the date on which the Maritime Commission's operation of vessels will end, it is certain that employment on the vessels of its general agents will continue to decline in comparison with that for private operators. Government ship operation will cease probably during 1947 and almost certainly long before June 1949, when reconversion unemployment benefit payments will end.

The decline of Government activity in shipping has been accompanied by a sharp drop in total maritime employment. From 162,500 in July 1945, employment on offshore vessels of 1,000 gross tons or more—both WSA and privately controlled—fell to 119,500 in mid-1946, and preliminary estimates indicated a total employment figure of 100,000 as of the end of the

year. By 1950 the number of seafaring jobs in the offshore merchant marine will probably not exceed 60,-000. In these circumstances it is apparent that unemployment will threaten many merchant seamen in the immediate future.

The Social Security Act Amendments of 1946 extended unemployment tax coverage to two groups of seafaring workers who are not included in the offshore maritime labor force and who, in general, will not have the same problems, from the employment security viewpoint, as the deep water seamen with whom this article is primarily concerned. These groups are the seamen aboard Great Lakes vessels, numbering 15,000 in July 1946, and the men employed aboard vessels in sounds, bays, and harbors and on rivers, numbering perhaps 40,000, some of whom were covered previously under the State systems.

Shifts in Employment and Labor Turn-over

The amendments did not extend coverage under either the State laws or the temporary Federal program to civilian employment on vessels of the Army Transport Service, estimated at 26,000, and on American-owned foreign flag vessels, such as those of Panamanian and Honduran registry, representing 4,500 men. Many of these men, however, because of the tendency to shift from one type of service to another, will also have been engaged during a base period on American flag vessels and, as a result, will acquire eligibility for unemployment benefits.

The shifts in employment are one aspect of the outstandingly high labor

Table 1.—Estimated number of seagoing personnel aboard American flag or Americanowned nonnaval offsbore vessels, by employment control, 1941-46

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Month and year	(Floto)		ployed on U.S. nerchant vessels		Employed	Employed on WSA Panamanian
Month and year	Total	Total	W8A- controlled	Privately controlled	by U.S. Army	and Honduran flag vessels ¹
July 1941	54. 3 59. 0 110. 2 157. 9 191. 0 150. 4 130. 0	50. 0 47. 0 89. 0 130. 6 162. 5 119. 5 100. 0	88. 5 130. 1 162. 0 78. 1 45. 0	50. 0 47. 0 . 5 . 5 . 5 . 5 41. 5 85. 0	4. 3 12. 0 15. 0 21. 5 23. 2 26. 4 26. 0	6, 2 5, 8 5, 3 4, 5 4, 0

¹ Vessels of 1,000 gross tons or more.

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³ Data preliminary.

Table 2.—Estimated percentage distribution of the maritime labor force by region and State of Selective Service registration, April 1946

State	Per- cent- age dis- tribu- tion	State	Per- cent- age dis- tribu- tion
United States.	100.0		
Fast Coast Maine Maine New Hampshire Vermont Massachusetts Rhode Island Connecticut New York New Jersey Pennsylvania Delaware Maryland District of Columbia. Virginia North Carolina. South Carolina. Georgia Georgia Gulf Coast Florida Alabama Mississippi Louisiana Texas Pacific Coast Caifornia Oregon Washington	44.6 .8 .1 4.4 .8 1.2 18.0 4.2 5.7 .1 2.9 .5 .1 2.9 .5 .7 1.3 1.5 .7 1.3 1.5 .7 1.3 1.5 1.6 3.0 4.2 1.6 3.0 4.2 1.6 3.0 4.2 1.6 3.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4.0 4	Great Lakes. Indiana Ohio. Illinois. Michigan Wisconsin. Minheigan Wisconsin. North Dakota. South Dakota. South Dakota. Arkansas. Iowa. Nebraska Missouri. Kansas. Oklahoma. Idaho. Wyoming Colorado. New Mexico. Arizona Utah. Nevada Tennessee Kentucky West Virginia.	11. 6 8. 2 2 6 2 2 3 3 1 1 8 8 9 2 2 1 1 3 8 1 1 1 8 8 1 2 2 1 1 1 1 1 1 1 1 1 1 1

Based on sample data, April 1946.

turn-over in the maritime industry. At all times the number of individuals active in the industry is much larger than the total number of men actually employed aboard vessels. In mid-1945, for example, when employment on all offshore vessels totaled approximately 191,000, the total maritime labor force was estimated at 241,000. The difference represented men in the shore reserve-those awaiting assignment on vessels, those in hospitals, upgrade training schools, and so on. Moreover, during an annual period, even greater disparities are evident. From September 1943 through August 1944, according to a study by the U.S. Coast Guard, 218,-700 individuals were engaged on offshore vessels of 100 gross tons or more: during the same period, the average monthly employment for such vessels was roughly 116,000.

Even during normal times the maritime industry experiences high turn-over, since seamen are generally hired on a voyage basis. During the transitional period, with the transfer of many vessels into repair or reserve status, the trend may be expected to continue, though mitigated somewhat by renewed labor-management efforts to foster continuous employment.

Changes in employment, however, are traditional in the maritime industry, a fact of much significance in administering employment security programs for seamen. The typical seaman serves aboard vessels 9 to 10 months in the year, dividing the time among several voyages. After completing a voyage on a vessel that no longer requires manning, the seafarer generally reports to a union hiring hall to apply for a new assign-Hiring halls for unlicensed personnel generally make assignments on a rotation basis, so that the men "on the beach" longest have first preference. As a result, job applicants may have to wait several weeks for an assignment during periods of "slow shipping." It may be assumed that in most cases the seaman awaiting assignment will be ready to accept any suitable maritime job. Of special interest is the fact that the seaman often changes ships on his own initiative, in search of broader seafaring experience, a better rating, or a change of companions or scenery; other factors causing breaks in the continuity of employment are the high disability rate among seafarers and enrollments in upgrade training programs.

To the extent that some of these situations in which employment status is indeterminate are recognized as resulting from established employment practices in the industry, special procedures in the operation of employment security programs may need to be developed. Certainly these practices complicate problems of estimating unemployment among seamen, and consequently of administrative and legislative planning for the new programs.

Maritime Employment by State

The seaman is among the most migratory of workers. He frequently ends an engagement in a seaport in a different State from the one in which he last signed on for a voyage, or in which he customarily lives while ashore, or in which his erstwhile employer maintains operating headquarters offices. While looking for a job, he is likely to go from

one seaport to another, sometimes from one coast to another. This mobility will multiply the volume of interstate unemployment benefit payments and complicate the problem of estimating the claims load in the various States.

Five States 1 extended coverage to private offshore maritime employment shortly before July 1946, and in some of these States payment of benefits to unemployed seamen has begun. Coverage under the State unemployment insurance laws is related to the State in which the employer maintained his operating headquarters. Records of the Maritime Commission for June 1945, when practically all shipping was Government controlled, give a rough indication of the State distribution of employment. These records indicate that close to half of the employment on WSA vessels was in the service of agents who maintained headquarters in New York; nearly a fifth was in California, and close to a tenth each was in Louisiana. New Jersey, and Washington, while other coastal States had smaller proportions. These proportions are likely to be modified during the transition to the extent that shipping companies' operating offices are located in places other than their headquarters, but there is little doubt that New York and California will have the largest share in the coverage of maritime employment.

Table 3.—Estimated percentage distribution of men in the maritime labor force, 1941, 1943-44, 1946, and men in the total labor force, 1940, by age group

Age group	Mari	Total male labor force		
	1946 1	1943-443	1941 8	1940 4
All ages	100.0	100.0	100.0	100.0
Under 30 years 30–44 years 45 years and over.	61. 1 26. 2 12. 8	57. 7 29. 8 12. 5	32. 2 48. 3 19. 5	31. 9 33. 8 34. 3

Based on adjusted sample data, April 1946.
Adjusted data, U. S. Coast Guard, Annual Report of the United States Merchant Marine Personnel Employment, 1 September 1943 to 31 August

¹ California, New Jersey, New York, Pennsylvania, and Texas.

^{1944.}Adjusted data, Bureau of Labor Statistics,
Maritime Labor Force in the United States (as of
July-August 1941).

Bureau of the Census, Sixteenth Census of the
United States: 1940, Population—Charac eristic by
Ace, 1945.

Practically all 51 State jurisdictions may be expected to take part in the actual handling of claims. The State distribution of claims under both the State unemployment insurance laws and the reconversion benefits program will be determined chiefly by two factors influencing the movement of seamen between ports—the amount of shipping activity in the ports and the customary residence of the seamen. The home States of seamen in 1946 are indicated by the data on the location of their Selective Service boards.

These data show that about 45 percent of the maritime labor force came from States on the East Coast, 23 percent from Pacific Coast States, 12 percent each from the Gulf area and the Great Lakes region, and 9 percent from inland States. As might be expected, compared with the distribution of the total male labor force, the seaboard States have a much higher representation than other States in the maritime labor force. This is particularly true for the Pacific Coast States, which had only 8 percent of the total male labor force in 1940.

Reemployment Opportunities

An examination of the age distribution of merchant seamen indicates that a large proportion of them may not have had previous experience in shore employment. Seamen are predominantly young men. In 1941, over 30 percent of the seagoing personnel were less than 30 years old, and 80 percent were less than 45-considerably higher proportions than among the total male labor force (table 3). Over the war years the concentration of young men developed steadily in the maritime labor force. In 1943-44. men under 30 made up 58 percent of the maritime labor force, and by April 1946, more than 60 percent.

In early 1946, 16 percent of the maritime labor force were under 19 years of age, and 34 percent were 19-25 (table 4). Many of these younger workers may never have had a shore job, and as shipping employment opportunities decline they may therefore represent a special problem for employment security programs in terms of job placement and determinations of suitable work. It may be expected that many of these men will wish to return to school. Educational

benefits for war-service merchant seamen are proposed in the Merchant Seamen's War Service Act, introduced in the Eightieth Congress.

One legislative enactment which is aiding the employment readjustment of merchant seamen is Public Law No. 87, Seventy-eighth Congress, under which seamen who served continuously aboard merchant vessels from May 1, 1940, through 6 months after the termination of the unlimited national emergency may be entitled to a Certificate of Substantially Continuous Service, issued under WSA regulations. This certificate, which guarantees reemployment privileges similar to those available to discharged veterans of the armed forces, has also helped seamen to obtain employment with firms restricting jobs to veterans and has in other ways been accepted as the equivalent of an honorable discharge from the armed forces.

The reemployment problems of merchant seamen who desire to work ashore are directly affected by the skills they acquired on shipboard. Men in the deck department, such as mates, carpenters, bosuns, able seamen, and those in the engine department, such as engineers, firemen, and oilers, have in some cases acquired skills which are particularly valuable in the building and ship construction and maintenance trades. Their duties often involve skill in rigging,

painting. woodworking, electrical work, plumbing, and machine maintenance and repair. In a few communities, merchant seamen having these skills have been granted advance credit in apprenticeship training programs for building trades to which their experience was relevant. Other jobs ashore may be suitable for pursers and other staff officers, as well as radio officers. The parallel between the knowledge required of steward's department men and restaurant and cafeteria work is fairly obvious.

In some cases, however, skills may not be readily transferable, and, although many seamen who served in the merchant fleet during the war wish to return to their homes and shore-side jobs, a great many others have come to prefer seafaring to other vocations. These men will not stop seeking jobs on vessels regardless of declining shipping employment prospects. Moreover, the Nation's need for an efficient personnel in its merchant marine, both for commercial and national defense reasons, is altogether clear, as expressed in the Merchant Marine Act of 1936 and other laws. In the light of these facts, therefore, the administration of employment security programs to facilitate the readjustment of war-service seamen during the transition will require particularly careful planning and highly flexible administration.

Table 4.—Estimated maritime labor force by age and rating group, April 19461

	Per- cent-		P	ercentag	e distrib	ution by	age grou	р	
Rating	dis- dis- tribu- tion by rating	Total	Under 19	19-25	26-29	30-37	38-44	45-64	65 and over
Total	100.0	100.0	16.3	34. 4	10. 4	16.6	9.6	12.2	0.1
Master, chief, 2d, and 3d mate. Chief engineer, 1st, 2d, and 3d	8.0	100.0		27.3	15.1	24. 4	15.7	17.0	.6
assistant engineer	9. 2	100.0		23.5	16.5	24.8	13.7	20.3	1.2
Radio operator	2.5	100.0	19.1	42. 9	10.1	14.8	5. 9	7.2	
and clerk. Able seaman, carpenter,	2.6	100.0	8.7	85. 4	18. 5	21. 4	6.5	8. 9	.0
bosun, etc	18.2	100.0	14.9	37.8	11.2	15.8	9. 5	10.5	.3
Ordinary seaman Fireman, offer, unlicensed engineer, electrician, plumb-	9, 9	100.0	35. 2	46.2	5. 3	8.1	2.6	2.4	.2
er, machinist, etc	17.8	100.0	15.1	36.3	9.4	16.1	9.4	13.3	.4
Wiper, coal passer	5. 6	100.0	29. 7	40.7	8.8	13.0	3.4	4.4	******
Messman, galleyman, waiter,	9. 2	100.0	5.8	17.8	10. 4	21.1	18.8	24.8	1.3
porter, etc.	15.9	100.0	26.0	36. 6	7.5	13.0	7.4	9.0	. 5
Cadet and other	1.1	100.0	35. 7	39.6	5. 2	11.7	1.3	5.2	1.3

¹ Based on adjusted sample data.

Employment Security

Unemployment Claims and Benefits

State Programs

Claims for State unemployment insurance rose sharply during December, largely as a result of seasonal lay-offs in manufacturing, construction, and trade industries as well as year-end lay-offs for inventory (table 1). The work stoppage in the coal industry also contributed to the increase, particularly in the early part of the month. Another factor was that December had one more Monday and Tuesday (heavy claims-taking days) than November. The volume of claims rescheduled from Thanksgiving Day and included in the December totals was probably more than offset by the claims rescheduled to January from Christmas week. when many local offices were closed for 2 or more days.

Initial claims jumped nearly 50 percent over the November number, from 620,000 to 899;000, the highest level since the previous coal strike in May 1946. Continued claims, however, showed a smaller relative increase, from 3.491,000 to 4.086,000. and did not reach the high October levels caused by the power dispute in Pennsylvania and the trucking dispute in New York. The smaller relative increase in continued claims was probably due in part to the fact that the coal-mining stoppage did not last long enough for many claimants to reach the compensable stage.

The December increase in claims conformed to the rise in unemployment from 1.9 million to 2.1 million, as estimated by the Census Bureau. The number of weeks of unemployment compensated by State agencies rose from 2,972,000 to 3,278,000, causing benefit payments to increase from \$54.1 million to \$59.4 million.

All but four jurisdictions-Alaska, Hawaii, Louisiana, and Mississippishared in the increase of 278,000 in initial claims (table 2). Michigan reported the largest increase, 72,100, which was chiefly due to lay-offs for inventory in the automobile industry. Increases in New York of 35,800-the second largest in the country-and in

Pennsylvania and West Virginia of 24,300 and 8,500 were attributed to secondary unemployment resulting from the coal dispute. The rise of 20,600 in Illinois was due to year-end lay-offs for inventory and the usual seasonal decline in manufacturing as well as the secondary effects of the coal strike. Curtailed steel production resulting from the coal shortage caused initial claims to rise by 10,200 in Ohio and-coupled with seasonal construction and inventory lay-offsby 7,600 in Indiana. The increase of 13,900 in New Jersey was due to the shipping embargo attending the coal strike, heavy seasonal lay-offs in the garment industry, and the usual yearend curtailment in manufacturing. A large part of the 14,900 increase in Oregon was made up of initial transitional claims for the new 1947 benefit year from claimants already, in compensable status, and claims from workers laid off in lumber and construction industries. Material shortages in Massachusetts, as well as seasonal lay-offs and cost-price problems, accounted for the rise of 13,800 in initial claims. Increases of 50 percent or more were reported in 13 other States, including North Dakota, Vermont, and Wisconsin, where initial claims more than doubled.

The rise of 595,000 in continued claims during December included increases of 107,400 in California, 75,800 in Pennsylvania, 70,400 in Washington, 59,400 in Massachusetts, and 57,-000 in New Jersey (table 3). All jurisdictions but three-Hawaii, Kentucky, and New York-reported increases for December. Seasonal unemployment, as well as the secondary effects of the coal dispute, was an underlying factor in most of the increases. The decline of 62,900 in New York was due in large part to the exhaustion of benefit rights after 26 weeks of benefits in the current benefit year by 49,000 beneficiaries.

Women claimants filed 37 percent of the initial claims and 45 percent of the compensable claims and received 43 percent of the benefits in December (tables 2-4). These proportions were lower than in November, particularly for initial claims, which dropped from 44 to 37 percent-the lowest proportion since May 1946.

All but 11 of the 49 States for which data are available reported an increase in benefit payments, resulting in a national rise of \$5.3 million (table 4). Pennsylvania reported the largest increase, \$744,600, and Washington was next with an increase of \$723,100. Washington's increase followed a rise of \$435,200 in the preceding month. Increases in Illinois, Michigan, and New Jersey

Table 1.—Summary of unemployment insurance operations, December 1946

	Number or	Amount of change from—			
Item	amount	November 1946	December 1945		
Initial claims. New Additional ² Continued claims. Waiting-perlod ³ Compensable Weeks compensated. Total unemployment Other than total unemployment ⁵ First pay ments. Exhaustions. Weekly average beneficiaries ⁶ Benefits paid ⁷ Benefits paid since first payable ⁸ . Funds available as of Dec, 31.	1 899, 000 1 576, 000 1 323, 000 1 4, 096, 000 1 4, 44, 000 4 3, 278, 000 4 157, 000 4 131, 000 4 277, 000 4 131, 000 5 3, 121, 100 5 3, 121, 100 6 5, 121, 100 7 157, 100 7 157, 100 8 171, 170, 457 8 180, 038, 779	+278,000 +195,000 +83,000 +595,000 +103,000 +306,000 +273,000 +273,000 +33,000 +38,000 +38,000 +35,273,000	+154,000 +41,000 +117,000 -2,478,000 -2,456,000 -2,456,000 -2,456,000 -82,400 +51,000 -855,000 -846,853,000		

¹ Includes estimate for South Dakota; also California, Louisiana, Minnesota, and New York for women claimants only.

² Excludes Texas, which has no provision for filing additional claims; also Maryland before April 1946, Ohlo before September 1946, and Wisconsin before February 1946.

Ohio before September 1946, and wisconsin ceiore February 1946.

³ Excludes Maryland, which has no provision for filing waiting-period claims.

⁴ Includes estimates for California and South Da-kota; also New York for total unemployment and women claimants only

⁴ Excludes Montans, which has no provision for payment of other than total unemployment, and Pennsylvania before January 1946.

⁸ Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

⁹ Gross: not adjusted for voided benefit checks and transfers under interstate combined wage plan.

⁸ Net: adjusted for voided benefit checks and transfers under interstate combined wage plan.

were more than a quarter million. New York was the only large industrial State to show a decline (\$118,-000), due largely to the exhaustion of benefit rights during the month by many claimants.

During the October-December quarter, 83 cents was paid in benefits for every dollar collected (table 5). The national benefit-collection ratio has dropped each quarter since January-March 1946, when it was 196

Table 2.- Initial claims received in local offices, by State, December 1946

[Data reported by State agencies; corrected to Jan. 15, 1947]

			Total 1			N	ew
Region and State	All claim-	Amount	of change m —	Wo- men	Inter- state	All claim-	Wo- men
	ants	Novem- ber 1946	Decem- ber 1945	elaim- ants	cent of		elaim- ants
Total 3	. 899,000	+278,000	+154,000	332, 000	6. 1	575, 000	202, 000
R egion I:							
Conn	. 0, 279	+2,889 +1,956	-6,021	4, 138	3.7	6, 345	2, 701
Maine	4,847	+1,956	-59 +16,371	2, 034	4.8		MON
Mass	39, 138	+13,836	+10,371	18, 020 885	3.1	26, 401	11,804
N. H. R. I.	2, 126 5, 053	+811	+939 -4, 256	2,055	11.8 5.2	1, 493 3, 441	1, 488
Vt. Region II-III:	996	+1,370 +614	+335	389	11. 1	754	281
Region II-III:		1 000		484			
1761	1,700	+385	-76 -4, 420	20, 541	12.7	1,338	393 14,896
N. J. N. Y.	41,876 9 191,581	+35 789	+80,835	(4)	2.6	29, 832 3 94,632	(4)
Pa.	74, 043	+13, 938 +35, 782 +24, 270	+25, 317	21, 736	3. 7	44, 190	15,000
PaRegion IV:				24,100			
D. C. Md N. C.	1,673	+515	+804 +2,377	503	19.4	1, 578 7, 235 4, 988	476
Md	9, 623	+3,931	+2,377	2,395	10.2	7, 235	1,801
N. C.	6, 993 4, 090	+3,053	+2,687	4, 128	8: 0 12. 5	4, 988	2,769
W Va	15, 002	+364 +8, 529	+358 +7,947	1, 330 1, 500	6.0	3, 290 13, 095	1,025
Va. W. Va. Region V:	10,000			1,000	0.0	10,000	4,001
Ky. Mich	5, 991	+1,031 +72,115 +10,238	$-1,940 \\ +46,779 \\ +2,493$	1, 677 20, 251	19.4	4, 390	1, 266 13, 610
Mich	96, 615	+72,115	+46,779	20, 251	1.9	60, 561	13, 610
Ohio	25, 150	+10,238	+2, 493	6, 769	4.3	19, 115	5, 430
Ill.	59 137	120 563	+5,909	10 577	9.0	30, 633	11 720
Ind	52, 137 19, 943 7, 608	+20, 563 +7, 582 +3, 967	-9,481	19, 577 7, 370 2, 258	3.4	9, 399	11,720 3,239 1,733
Wis	7, 608	+3,967	-10	2, 258	4.3	9, 399 8 5, 513	\$ 1,733
Wis Region VII:							
	10, 219	+3,833	-1,448	2, 180	6.6	7, 782 5, 976	1, 925 2, 280
Fla	7, 314 7, 376	+1,453	-582	2,894	39. 9	8, 976	2, 280
Ga	3, 024	+1,464 -190	+1, 100 -495	4, 049	22 2	2 520	3, 157 723
8. C	3, 431	+888	+1.357	1, 287	6. 2 22. 2 11. 3	2, 733	1,060
Tenn	3, 431 8, 566	+1,098	+1,357 -1,211	1, 287 3, 821	9.8	5, 541 2, 529 2, 733 7, 025	3, 163
Tenn Region VIII:							
Iowa	4, 489	+1,852 +3,731 +845	-971	1,693	10.6	3, 430	1, 329
Minn	³ 7, 595 2, 184	+3, 731	-2,500 -20	(4)	12.0	3 5, 620	(4) 546
Nebr	815	+428	+140	185	11.8 36.1	1,545	143
N. Dak S. Dak.	010	1.440	1,140	400	ursh A	909	3.40
tekion IA:							
Ark	5, 466	+161	-2, 200	1,380	32.0	4, 498	1, 127
Mans	5, 147	+625	-1,805	1, 675	17. 2	3,877	1, 299
Okła	24, 671 6, 625	+3,846 +597	-1,805 +205 -1,952	9, 559 1, 909	10. 1 27. 2	14, 743 5, 051	5, 599 1, 583
MoOklaegion X:	4,000	1 00.		2,000		0,001	2,000
	* 7,608	-811	$-1,680 \\ +191$	(4)	11.2	6, 143	(4)
IN. DIEK.	812	+154	+191	203	42.1	706	182
Tex	11,045	+276	-4, 417	2, 941	13. 7	11,045	2,941
Colo	2,038	+427	-108	573	35.8	1,829	517
Idaho	2, 544	+1, 225	+1, 237	542	26. 9	2.012	429
Mont	1,804	+464	-497	405	26. 4	2, 012 1, 406	323
Utah	2, 519	+530	+103	543	13.6	1,878	385
Wyo egion XII:	509	+213	+219	106	27. 5	417	85
Aria	2 201	+330	-361	777	81.4	1 000	697
Calif	103,131	+8,577	111 070	(4)	51.4	1, 983 68,005	(4)
Nev	8771	+120	+272	279	40.0	699	243
()reg	23, 283	+14, 907	-11, 464 +2, 384	6, 951	6.3	19, 587	0, 000
Wash	26, 662	+4,003	+2,384	6,052	7.8	16, 673	3, 753
Wash egions XIII and XIV:							
Alaska	301	-36	+8	38	16.9	221	83
Hawaii	210	-395	+187	68	4.8	196	63
					-		-

¹ Includes additional claims except in Texas, which has no provision for filing

Includes additional claims except in Texas, which has no provision for filing additional claims.
 Includes estimates for South Dakots; also California, Louisiana, Minnesota, and New York for women claimants only.
 Estimated by the Bureau of Employment Security.
 Data not available.
 Stince Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

Table 3.-Continued claims received in local offices, by State, December 1946

[Data reported by State agencies; corrected to Jan. 15, 1947]

			Total 1			Comp	ensable
Region and State	All		of change	Women		All	Women
	claim- ants	November 1946	Decem- ber 1945	claim- ants	as per- cent of total 2	ants	claim- ants
Total 3	4,086,000	+595, 000	-2,478,000	1,820,000	8. 9	3,642,000	1,631,000
Region I:							
Conn	32, 342	+4, 530	-61, 061	13, 400	6.8		11, 890 9, 588 75, 026 2, 616 7, 409 1, 328
Maine Mass	24, 661 198, 365 6, 514 24, 681	+8, 343 +59, 361	-5, 460 -6, 447	10, 217	6.1		75, 026
N. H.	6, 514	+1,815 +1,724 +1,045	+6, 447 +285 -59, 233	87, 720 3, 079	18.9	5, 608	2, 616
N. H. R. I.	24, 681	+1,724	-59, 233	8, 682	5. 8	21, 710	7, 409
Vt	3, 299	+1,045	-4, 129	1, 681	22. 2	2, 561	1, 328
Del	8 172	+1 612	-7 093	3, 176	12. 4	7 616	2, 981
Del N. J. N. Y	247, 838	+1, 612 +56, 975 -62, 903 +75, 827	-7, 093 -262, 352 +66, 061	122, 182	4. 2	7, 616 227, 367 4724, 346 290, 368	111, 828
N. Y	4850, 738	-62,903	+66,061	(1)	3. 5	4724, 346	(8)
Pa Region IV:	321, 816	+75, 827	-185, 997	108, 352	7. 0	290, 368	98, 110
D C	14, 552	±4 113	+10,758	5, 930	14.9	13, 478	8, 556
D. C	42, 622	+4, 113 +8, 036	-58, 002	13, 585	2.6		13, 585
N. C	34, 621	-1-8, 504	-3,966	21, 388	12.0	31.027	19, 232
Va. W. Va. Region V:	34, 621 22, 566 50, 651	+5, 110 +7, 103	-8, 187 -11, 260	9, 685	17. 4	20, 657 48, 805	9, 056
Region V:	00, 601	+7, 103	-11, 200	13, 647	15. 2	48, 800	13, 317
Ky	41, 375	-6,681	-55, 752	17, 545	25.8	39, 724	16, 936
Ky Mich	159, 437	-6,681 +30,738	-412,109	65, 527	5.9	145, 691	61, 543
Ohio	150, 013	+40,715	-221, 182	63, 591	4.7	116, 645	53, 152
Ohio	272 681	+40 301	-176, 120	124 713	4.8	258, 591	118, 827
	272, 681 48, 685	+13, 781	-143, 817	124, 713 18, 879	8. 5	41, 817	16, 632
Wis Region VII:	23, 055	+40, 301 +13, 781 +5, 238	-143, 817 -45, 700	10,006	11.3	18, 487	8, 421
egion VII:	50, 122	10.057	00 705	17 757	10.0	45 040	10 204
AlaFla	42, 051	+9, 257 +7, 632	-80, 705 -6, 457	17, 757 17, 727	10. 6 51. 9	45, 243 39, 793	16, 304 16, 892
Ga	35, 445		-6, 457 -51, 317	20, 271	9. 1	25, 209	13, 959
Miss	20, 146	+5, 459	-7,772 -2,222	9, 016	26.3	16, 975	7,695
8. C	14, 475	+5, 459 +3, 007 +3, 242	-2, 222	7, 255 36, 815	33.0	11, 760 66, 158	6, 165
S. C Tenn egion VIII:	70, 458	+3, 242	-44, 017	90, 810	12.6	06, 108	34, 694
Iowa	19, 536	+3,417	-25,923	10, 661	17.8	16, 648	9, 233
Iowa Minn	4 16, 454	+3, 417 +3, 830	-47,897	(8)	29.3	4 13, 704	(4)
Nebr	7, 824	+1,937	-3, 428	3, 579	24. 1	6, 412	2,976
N. Dak S. Dak.!	3, 459	+1,750	+508	1,005	55.7	3, 279	1, 063
egion IX:			**********				
Ark	37, 102 32, 784 130, 961	+4,852 +3,133 +15,958	-29, 615	12, 806	46. 7	34, 991 30, 653 113, 307	12, 108
Kans	32, 784	+3, 133	-43, 048 -89, 108	14, 263 58, 123	21. 5	30, 653	13, 480 50, 386
Mo	37, 704	+3,806	-89, 108 $-26, 571$	15, 253	45. 6	35, 212	14, 439
Oklaegion X:	01,101	1 00 000	20, 011		40.0	00, 010	
Little	4 34, 918	+1,755	-66,445	(8)	18. 5	4 30, 872	(8)
N. Mex	4, 008 40, 090	+813	+937	1, 295	58. 5 28. 5	3, 803 32, 748	(*) 1, 257 12, 566
Texegion XI:	40, 090	+1,010	-87, 644	14, 553	28. 0	02, 790	12,000
C010	8, 370 7, 785 9, 136	+2, 136	-357	3, 288	44.5	7, 222	3,008
Idaho	7, 785	+4,592	+731	2, 682	42.7	7, 222 6, 157	2, 313
Mont	9, 136	+2,801	-965	3, 572	40. 1	8, 026	3, 278
Utah Wyo. egion XII:	11, 844	+1,892 +581	+1,817 +693	3, 961	13. 2 37. 7	10, 557	3, 696 531
egion XII:	1, 000	1.001	7000	007	01.7	1, 400	001
Ariz	9,706 584,457	+1,391	-6, 683	4, 431	61.8	9, 125	4, 212
Calif	584, 457	-107, 397	-236, 421	(8)	6.8	535, 830 3, 783 43, 706	(4)
Nev	4, 004 48, 304	+1,015 +14,232	+1,047 $-51,337$	1, 659 15, 564	19.4	43 706	1, 595
OregWash	218, 088	+70, 413	+59,290	68, 150	4.1	202, 008	14, 142 64, 635
Wash gions XIII and XIV:	4	,	,		-	4 000	,
and XIV:	1 220	1.000	1.050	900	18.0	1 000	016
Alaska Hawaii	1, 336 2, 685	+600 -475	+615 +2,631	262 907	4.6	1, 002 2, 426	216 844
	4,000	410	1. 40, 0013	001	10.0	400	OKE
					- 1	-	

¹ Includes waiting-period claims except in Maryland, which has no provision for filing such claims; in some States includes claims for more than 1 week.

² Total continued claims in some States include claims for more than 1 week.

³ Includes estimates for South Dakota; also California, Louisians, Minnesota, and New York for women claimants only.

⁴ Estimated by the Bureau of Employment Security.

⁸ Data not available.

percent. Only 7 States-Alabama, Illinois, Maryland, Massachusetts, New York, Oklahoma, and Washington-paid more in benefits than they collected, as compared with 11 States in the preceding quarter, when the national ratio was 89 percent. The

ratio was 315 percent in New York and 136 percent in Washington. At the other extreme, benefits were less than 20 percent of collections in 12 States. In Colorado, Hawaii, Idaho, New Mexico, Wisconsin, and Wyoming, benefits during October-Decem-

ber were less than interest credited during the same period to their separate accounts in the trust fund.

Funds available for the payment of benefits at the end of 1946 totaled \$6.9 billion, about \$68.5 million more than was on hand September 30,

Table 4.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, December 1946

[Data reported by State agencies; corrected to Jan. 15, 1947]

	Wee	eks compensate	ed for unemplo	yment		Benefi	ts paid :		Average weekly pay- ment for total unem- ployment	
Region and State		Amount of cl	hange from—			Amount of c	hange from—			
	All claim- ants	November 1946	December 1945	Women claimants	All claim- ants	November 1946	December 1945	Women claimants	All claim- ants	Women claimants
Total 2	3, 278, 000	+306,000	-2, 456, 000	1, 470, 000	\$59, 370, 000	+\$5, 273, 000	-\$46, 853, 000	\$25, 243, 000	\$18.31	\$17.30
Region I:										
Connecticut	27, 391	-4,451	-121,608	11, 129	551, 530	-94,600	-2, 594, 331	190, 639	20, 67	17.80
Maine	22, 085	+9,589	-3, 122	8,898	308, 809	+114,711	-87, 140	92, 703 1, 013, 473	14.80	11.30
Massachusetts	130, 300	+10,637	-23,726	55, 882	2, 731, 367	+212,586	-215, 193	1, 013, 473	21.76	19. 26
New Hampshire Rhode Island	4, 552	+798 +2,556	+517	2, 341	59, 081	+9,953 +44,762	+7,056	27, 784	13. 55	12. 57
Vermont	22, 362 1, 745	+324	-58, 996 -3, 504	7, 553 937	362, 939 27, 844	1-44, 702	-1, 038, 931 -60, 111	119, 474	17. 11	16.37
Vermont Region II-III:	1, 790	4-954	-0,009	891	21,049	+5,519	-00, 111	13, 587	16.60	15. 22
Delaware	6, 190	+1.134	-6.371	2, 372	92, 053	+17,085	-115,830	31,724	15.14	13.80
Delaware New Jersey	217, 778	+1,134 +25,677	$ \begin{array}{r} -6,371 \\ -227,572 \end{array} $	100, 628	4, 250, 881	-446, 637	-4.812.529	1, 962, 854	19. 91	20. 22
New York	775, 941	-2,341	+77,637	(3)	14, 890, 026	+446, 637 -117, 965	+1,321,362	(8)	1 (8)	(8)
New York Pennsylvania	260, 205	+45,078	-138,576	102, 755	4, 500, 706	+744, 563	-4,812,529 +1,321,362 -2,697,287	1, 558, 144	17. 36	15. 22
Region IV:	0.000	1 4 004								
District of Columbia Maryland	9, 875 46, 451	+1,924 +7,959	+7,444 -78,923	4, 543 14, 942	163, 736 845, 158	+31, 213 +148, 477	+120, 451 -1, 525, 730	69, 494	16. 59	15. 29
North Carolina		+1,112	-7, 637	15, 768	297, 654	+2,576	-1, 525, 730	250, 410 175, 188	19. 33 12. 59	17. 31 11. 25
	23, 940 1 18, 561	+3,662	-6. 245	8,096	241, 453	+44, 975	-88, 973	96, 816	13. 12	12. 07
West Virginia.	38, 849	+8,302	-6, 245 -1, 768	9, 936	549, 668	+71,694	-100, 976	125, 005	14.11	13. 83
West Virginia Region V:								,		20.00
Kentucky	34, 269	+2,514	-10,568	17, 132	392, 806	+26,686	-174, 156	187, 702	11.59	11.00
Michigan	135, 812	+17, 294	-478, 149	4 55, 371	2, 679, 950	+369,949	-10, 149, 884	41,092,616	19.77	4 19.77
Ohio	85, 485	+581	-270, 237	38, 716	1, 507, 940	+9,734	-5, 267, 067	643, 602	17.84	16.80
Illinois	204, 537	+18, 272	-170, 908	93, 596	3, 671, 076	+349,112	-3, 318, 739	1, 593, 614	18, 42	17.59
Indiana	30, 125	+3,451	-264, 362	11, 807	518, 291	+59, 422	-3, 419, 839	184, 100	17.88	16.05
Indiana. Wisconsin	30, 125 13, 766	+829	-264, 362 -43, 805	6, 408	224, 175	+59, 422 +17, 547	-794, 376	93, 927	16.75	15. 20
Region VII:										
Alabama	37, 715	-518	-77,870	13, 593	589, 923	-16, 267	-1, 426, 565	191, 790	15.76	14.19
Florida	18, 489 21, 365	-2,543 +6,045	-15, 119 -53, 211	7, 459 12, 191	250, 382 291, 312	-29, 694	-230, 068 -949, 939	94, 906	13.77	12.96
Georgia Mississippi South Carolina	7, 502	-67	-3, 031	3, 963	90, 141	+79,801 -2,487	-949, 939 -49, 231	154, 356 44, 137	13.73	12.68 11.43
South Carolina	9,847	+648	+3,747	4, 328	139, 117	+10,089	+54,749	52, 348	14. 25	12, 22
Tennessee	44, 218	-6, 119	+4,998	23, 504	563, 588	-95, 140	+24,366	283, 780	12.80	12.14
Region VIII:							, , , ,			
Iowa	14, 210	+2,417	-18, 917	8, 220	206, 610	+31, 197	-339, 068	113, 544	14.85	14. 20
Minnesota Nebraska	16, 267 6, 356	+3,681	-30, 759 -2, 474	5, 249 2, 872	248, 469 96, 110	+56, 113 +9, 555	-572, 317 -50, 998	72, 168 40, 434	15. 60 15. 40	14. 24
North Dakota	911	+750 +566	+561	257	14, 985	+9, 734	+9, 411	3, 161	17. 49	14. 46 13. 90
North Dakota South Dakota 3		,	,		24,000	10,102	10, 11	0, 202	41. 20	20.00
Region IX:										
Arkansas	17, 208	-404	-6,656	6, 281	213, 376	-12, 149	-105, 849	69, 156	12.45	11.06
Kansas Missouri	20, 441 83, 411	+2,018	-50, 821 -76, 054	8, 248 42, 000	289, 646 1, 383, 586	+26,698	-801,968	108, 905	14. 46	13. 58
Oklahoma	30, 414	+12,891 -247	-30, 219	14, 362	492, 515	+219, 119 -8, 394	-1, 261, 439 -556, 437	655, 100 226, 143	16. 79 16. 33	15.85 15.88
tegion X:	00, 111		00, 210	24,000	202,010	0,001	000, 201	220, 220	20.00	20.00
Louisiana	31, 498	-4,432	-23,599	8,864	462, 983	-70, 332	-449, 978	113,003	15. 20	13. 26
INEW MEXICO	1,556	+470	+1,130	478	20, 960	+6, 454	+15, 171 -717, 802	5, 849	13. 51	12. 26
Texas	34, 878	-4, 342	-40, 312	10, 992	501, 365	-69, 255	-717,802	138, 022	14.60	12.73
legion X1: Colorado	3,955	+756	+183	1,656	54, 627	+10,618	1.2 224	21, 646	13.87	13.12
Idaho	2,007	+860	+1,032	837	31, 341	+14, 467	+2,324 +15,351	11, 684	15. 41	14.08
Montana	4, 408	+1,534	-1.643	1,749	57, 676	+20, 150	+19,409	20, 727	13.08	11.85
Utah	9,877	+1,738	+2,589	3, 383	219, 227	+36,749	+45, 440	69, 445	22. 58	20.88
Wyoming	769	+126	+469	223	14, 303	+2, 429	+8,740	3,874	18.84	17.72
Arizona	3,897	+943	-6, 519	1,887	54, 361	+13,673	-98, 244	25, 283	13.95	13.38
Arizona California	0,001		-0,010	2,007	02,001	720,010	-00, 4/22	20, 200	10.00	10.00
Nevada	2, 441	+409 +7,543	+907	965	44, 374	+7,914	+16,556	16, 441	18.28	17.11
Oregon	34, 357	+7,543	-37,670	10, 926	561, 418	+118, 177	-657, 105	165, 967	16.62	15.65
Washington	197, 812	+35, 704	+51,440	68, 346	4, 052, 637	+723,074	+927, 970	1, 243, 364	20.65	18. 28
egions XIII and XIV:	1, 411	+524	-364	258	27, 639	+11,597	-278	5, 316	19.91	21. 25
	1, 491	-27	+1,407	420	26, 236	-398	+24, 492	5, 546	22, 26	19. 23

¹ Gross; not adjusted for voided benefit checks and transfers under interstate combined wage plan.
² Includes estimates for California and South Dakota; also for New York for weeks compensated and benefits paid to women claimants.

<sup>Data not available.
Data estimated by State agency.</sup>

1946 (table 5). All but five States showed a larger reserve on December 31 than on September 30. Illinois and Maryland funds increased between the two dates even though benefits exceeded collections; the interest earned in their accounts more than made up the difference.

The downward trend in the average weekly number of beneficiaries, which began in February 1946, was interrupted in December, when the total rose from 710,000 to 748,000 (table 1). The number dropped for each week ended within the month, however, falling from 829,000 in the week ended December 7 to 590,000 in the week ended December 28 (table 6). New York influenced the national pattern to a great extent, dropping from 223 .-600 to 129,100 during the same 3-week period. The low levels in the week of December 28 in several States were due to the closing of many local offices during most of Christmas week.

Unemployment during the week ended December 14, as represented by the ratio of continued claims to covered employment, was 3.4 percent as compared with 3.0 percent for November (table 7). This rise interrupted the downward trend which began in April 1946. Since the unemployment estimates are based on continued claims filed for unemployment during the week ended December 14. the ratio is slightly affected by the increases resulting from the coal dispute. All but four States-Kentucky, Louisiana, New York, and South Dakota-showed higher ratios. The increases were marked in the Pacific Coast States: Washington's ratio jumped from 6.4 to 9.8 percent, California's from 5.5 to 6.8 percent, and Oregon's from 2.8 to 3.9 percent. The increases in Maine, from 2.4 to 3.6 percent, and in Idaho from 1.0 to 2.4 percent, were the only other rises of 1 or more percentage points. Wisconsin and Wyoming, on the other hand, showed ratios of less than 1 percent, although in each State the ratio was higher than in November.

The 277,000 persons who received their first benefit check during December more than offset the 131,000 persons who exhausted all benefit rights during the month (table 1). More than a third of the exhaustions were reported by New York, but the

Table 5.—State unemployment insurance funds available for benefits as of December 31, 1946, contributions and interest, benefits paid, and ratio of benefits to contributions, October-December 1946, by State 1

Correc	tod	to	Jan	15.	1947

	benefi	ailable for ts 3 (in ands)	Income, O	ctober-Dece	mber 1946 ³	D = 64-		as percent ibutions
Region and State	As of Dec. 31, 1946	Amount of change from Sept. 30, 1946	Contri- butions and interest 4	Contri- butions	Interest	Benefits paid, October- December 1946 ⁵	October- Decem- ber 1946	Cumula- tive since begin- ning of program
Total	\$6, 860, 039	+\$68,496	\$246, 290, 804	\$213, 621, 733	\$32, 669, 071	\$177, 485, 081	83. 1	37. 5
Region I: Conn	38, 297 197, 383 25, 657 77, 416	+5, 959 +971 -1, 144 +842 +2, 411 +536	7, 179, 085	6 230 039	040 046	1, 937, 722 765, 860 8, 322, 520 169, 381 1, 087, 221 77, 038	27. 5 49. 3 133. 6 19. 0 34. 7 14. 1	28. 1 38. 1 49. 5 30. 1 41. 2 25. 4
Region II-III: Del		+152 +9,409 -26,847 +6,427	394, 777 21, 202, 249 19, 399, 081 20, 647, 507	328, 917 19, 120, 858 14, 659, 364 17, 854, 886	65, 860 2, 081, 391 4, 739, 717 2, 792, 711	242, 763 11, 792, 913 46, 246, 326 14, 219, 997	73. 8 61. 7 315. 5 79. 6	30. 7 32. 4 43. 2 38. 8
Region IV: D. C	45, 018	+331	775, 382	562, 266	213, 116	444, 457	79. 0	22. 6
	116, 176	+545	3, 609, 762	3, 058, 888	550, 874	3, 064, 881	100. 2	38. 7
	121, 780	+3,815	4, 696, 387	4, 118, 755	577, 632	882, 176	21. 4	21. 6
	70, 748	+2,092	2, 809, 909	2, 475, 190	334, 719	717, 306	29. 0	31. 6
	71, 481	+1,401	2, 971, 069	2, 633, 192	337, 877	1, 570, 234	59. 6	37. 9
Mich	94, 721	+3, 569	4, 780, 694	4, 340, 685	440, 009	1, 102, 423	25. 4	22. 8
	213, 394	+1, 966	10, 102, 580	9, 106, 985	995, 595	8, 136, 663	89. 3	63. 6
	489, 567	+12, 404	17, 296, 459	14, 969, 065	2, 327, 394	4, 892, 961	32. 7	25. 6
Ohio. Region VI: III. Ind. Wis. Region VII: Ala.	485, 045	+728	12, 415, 221	10, 098, 138	2, 317, 083	11, 686, 927	115. 7	37. 5
	178, 552	+3, 150	4, 642, 151	3, 797, 102	845, 049	1, 492, 022	39. 3	36. 0
	191, 650	+2, 511	3, 206, 497	2, 293, 292	913, 205	695, 906	30. 3	19. 1
Ga. Miss. S. C.	56, 155 64, 671 86, 852 32, 172 44, 106 92, 825	-42 +2, 301 +2, 944 +1, 692 +1, 213 +2, 020	1, 939, 572 3, 227, 865 3, 696, 847 1, 987, 450 1, 629, 555 4, 111, 667	1, 670, 547 2, 924, 320 3, 285, 988 1, 836, 477 1, 423, 805 3, 670, 906	269, 025 303, 545 410, 859 150, 973 205, 750 440, 761	1, 981, 231 927, 229 753, 150 295, 245 416, 995 2, 091, 982	118. 6 31. 7 22. 9 16. 1 29. 3 57. 0	48. 5 32. 8 25. 6 27. 3 22. 6 35. 2
Region VIII: Iowa Minn Nebr N. Dak S. Dak Region IX:	67, 750	+1,550	2, 300, 679	1, 980, 009	320, 670	750, 548	37. 9	27. 8
	100, 914	+3,757	4, 534, 537	4, 064, 584	469, 953	777, 204	19. 1	36. 1
	27, 668	+449	784, 611	652, 944	131, 667	335, 589	51. 4	25. 0
	6, 043	+241	270, 135	242, 309	27, 826	28, 624	11. 8	30. 2
	7, 153	+180	243, 287	209, 398	33, 889	63, 345	30. 3	20. 2
Region IX: Ark Kans Mo Okla Region X:	32, 119	+683	1, 513, 660	1, 362, 946	150, 714	830, 711	60. 9	31. 7
	52, 137	+996	1, 933, 040	1, 685, 924	247, 116	937, 029	55. 6	31. 7
	158, 616	+1,042	4, 952, 577	4, 193, 262	759, 315	3, 910, 434	93. 3	30. 1
	41, 610	-116	1, 482, 860	1, 289, 086	193, 774	1, 599, 138	124. 1	43. 3
N. Mex	79, 921	+1, 170	2, 827, 094	2, 447, 962	379, 132	1, 657, 432	67. 7	38, 8
	12, 786	+701	748, 807	688, 705	60, 102	48, 319	7. 0	25, 6
	159, 466	+3, 565	5, 338, 767	4, 579, 995	758, 772	1, 774, 441	38. 7	29, 4
ColoIdaho	40, 384	+1, 427	1, 584, 339	1, 393, 728	190, 611	156, 650	11. 2	25. 4
	18, 025	+937	1, 008, 430	923, 780	84, 650	70, 647	7. 6	32. 2
	22, 698	+1, 145	1, 274, 160	1, 169, 808	104, 352	129, 902	11. 1	30. 4
	28, 634	+1, 082	1, 690, 453	1, 554, 855	135, 598	608, 555	39. 1	33. 1
	9, 407	+392	432, 025	387, 781	44, 244	39, 977	10. 3	30. 1
Region XII: Aris. Calif. Nev. Oreg. Wash. Regions XIII and XIV:	21, 823	+798	947, 062	843, 757	103, 305	149, 571	17. 7	29. 0
	717, 938	+5, 827	31, 710, 201	28, 290, 260	3, 419, 941	25, 683, 500	90. 8	40. 4
	11, 757	+401	517, 705	462, 291	55, 414	116, 122	25. 1	25. 8
	69, 708	+2, 025	3, 445, 460	3, 113, 892	331, 568	1, 420, 730	45. 6	37. 4
	136, 347	-2, 037	8, 207, 779	7, 536, 793	670, 986	10, 245, 547	135. 9	38. 7
and XIV: Alaska	9, 343	+518	570, 423	527, 371	43, 052	52, 881	10. 0	17. 8
	20, 092	+410	495, 380	399, 890	95, 490	84, 656	21. 2	5. 7

¹ Data reported by State agencies except interest, which is credited and reported by the Treasury.

¹ Represents sum of balances at end of month in State clearing account and benefit-payment account and in State account in Federal unemployment report fund. trust fund.

trust fund.

Represents contributions, penalties, and interest collected from employers, and contributions from employees. Adjusted for refunds and for dishonored contribution checks. Current contribution rates (percent of taxable wages) are: for employers, 2.7

percent except in Michigan, where rate is 3.0 percent; for employees, 0.2 percent in Alabama and 1.0 percent in New Jersey. Experience rating, operative in 45 States, modifies above rates. All States collect contributions either wholly or in part on quarterly basic.

Interest represents earnings of funds in State accounts in Federal unemployment trust fund and is credited at end of each quarter.

Net: adjusted for voided benefit checks and transfers under interstate combined wage plan.

5

51,200 first payments in this State exceeded the number for any other State. Pennsylvania and New Jersey were next with 31,100 and 16,400 first payments, respectively.

Interstate Claims in November

Interstate claims followed the downward trend of all claims during

November (table 8). Initial claims dropped from 43,000 to 40,600, and continued claims showed a greater relative decline, from 356,300 to 294,-700. These claims constituted 7 and 8 percent, respectively, of all claims. A total of \$3.8 million was paid to compensate for 210,600 weeks of unemployment.

Table 6.-Number of individuals compensated for unemployment during weeks ended in December 1946 1

[Data reported by State agencies; corrected to Jan. 15, 1947]

20 1 1 20 1				Weeks	ended—			
Region and State	Dec. 7	Dec. 14	Dec. 21	Dec. 28	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	For a	ll types of	unemplo	yment For total unemployment				
Total 3	829,000	798, 000	775, 000	590,000	791,000	761,000	739, 000	566, 000
Region I:								
Connecticut	6, 851 6, 171	7, 391 5, 087	6, 089 5, 021	4, 557 5, 099	6, 398 4, 559	6, 994 3, 771	5, 736 4, 210	4, 362 4, 311
Maine Massachusetts	30, 278	31,043	32, 842	31, 343	28, 326	28, 739	30, 509	29, 561
New Hampshire	1,034	956	1,029	898	919	833	939	807
Rhode Island	4, 697	4, 792	5, 111 361	4, 946 419	4, 115	4, 160 338	4, 512	4, 414
Vermont Region II-III:	980	014				oug	030	000
Delaware	1,277	1, 464	1, 411 52, 597	1, 376 31, 272	1, 227	1,349	1,376	1, 328
Now Inreas	60.333	54, 964	52, 597	31, 272	57, 351	52, 135	49,990	29, 954
New York Pennsylvania	223, 563 57, 104	198, 065 61, 278	162, 005 59, 283	129, 111 52, 223	(3) 55, 522	60, 101	(³) 57, 753	51, 617
Region IV:	01,102	01, 210		04, 200	00, 000		01,100	02,02,
District of Columbia	2, 256	2, 295	2, 487 11, 279	1,821	2, 199	2, 256	2, 460	1,786
Maryland	9, 598	10, 484	11, 279 6, 627	9,936 2,918	8, 938 5, 311	9,860 6,534	10, 658 6, 378	9, 380 2, 820
North Carolina	5, 507 4, 407	6, 900 3, 982	4, 734	3, 252	4, 290	3, 874	4, 614	3, 171
West Virginia	8, 045	8, 312	10, 997	6, 902	7,022	7, 132	9,900	6, 181
Virginia				0.000	00.400		0.504	0.100
Kentucky	16,896	6, 264	8, 871	2, 238 28, 001	16, 483 29, 709	6, 055 28, 783	8, 584 30, 310	2, 189 27, 166
MichiganOhio	30, 744	29, 788 25, 046	31, 416 22, 051	15, 460	20, 808	24, 462	21, 386	15,008
Region VI:	21,000	20,020						
Illinois	51, 570	48, 635	47,078	30, 965 7, 283 2, 901	48, 543	45, 388	44, 116	29, 143
Indiana	7, 575 3, 060	5, 926 3, 248	8, 294 3, 127	7, 283	7, 213 2, 746	5, 557 2, 921	7,787 2,807	6, 842 2, 597
Wisconsin Region VII:	3,000	0, 490	0, 141	2,001	4,130	20,000	2,004	20,000
Alabama	8, 867	11,513	9,900	4, 187	8,564	11, 117	9, 567	4,056
Florida	4, 718	4, 401	4, 199	3, 460	4, 510	4, 208	3, 989	3, 338
Georgia	4, 252 1, 986	5, 231 2, 564	5, 024 1, 942	5, 789 266	4, 146 1, 879	5, 072	4, 893 1, 857	5, 698
Georgia Mississippi South Carolina	2, 449	2, 400	2, 199	1,649	2, 386	2, 338 2, 360	2, 152	1, 622
Tennessee	13, 797	13, 055	12,662	77	13, 564	12, 805	12, 431	77
Tennessee		0.000	0.000	0.740	9 009	0.014	0.000	0.070
lowa	4, 153 3, 964	2, 986 3, 305	2,999 3,569	2,740 2,450	3, 903 3, 760	2, 814 3, 192	2, 809 3, 309	2, 575 2, 317
Minnesota	1,412	1, 384	1,507	1, 192	1, 316	1, 278	1, 429	1, 113
North Dakota	97	217	244	135	69	189	216	107
South Dakota 3								
Region IX:	4.559	4.378	4,308	2, 614	4, 464	4, 280	4, 241	2, 580
Kansas	4, 559 4, 776	4, 378 4, 768	4, 589 19, 023	4, 785 17, 035	4, 499	4, 457	4, 331	4,538
Missouri	21, 344	19,021 1	19, 023	17, 035	20, 884	18, 592	18, 495	16, 661
Oklahoma	10, 307	5, 296	12, 070	2, 741	10, 022	5,054	11, 638	2,666
Region X: Louisiana	9, 163	8, 237	9,018	0	8, 324	7,752	8, 295	0
New Mexico	285	418	369	317	282	413	365	313
Texas	10,748	9, 428	9, 458	0	10, 320	9,016	9,078	0
Region XI:	885	964	991	778	865	954	976	766
ColoradoIdaho	446	376	471	315	432	367	458	310
Montana	880	915	1,024	11,092	880	915	1,024	11,092
Utah	2, 399	2, 321	2, 271	1,804	2, 281 197	2, 188 186	2, 120	1, 715 142
Wyoming Region XII:	200	100	1.41	202	201	200	200	* ***
Arizona	1,083	784	867	800	1,063	774	854	787
California 3		454	250	432	616	448	550	423
Nevada	627 8, 472	7, 760	559 8, 106	6, 562	8, 093	7, 371	7, 812	6, 326
Washington	34, 292	50, 718	48, 636	39, 810	33, 314	49,069	47, 297	38, 829
Oregon Washington Regions XIII and XIV:						1		
Alaska	241	404	329	298	237 333	386	312	289 174
Hawaii	435	(3)	683	177	999	(3)	923	215

Number of individuals is assumed to be identical with number of weeks compensated. This assumption may result in a slight overstatement of number of individuals.

A decline in the number of interstate initial claims received as liable State was reported by about half the States, with marked decreases in the larger industrial States. Washington showed the only appreciable increase in this type of claim. California. Maryland, Massachusetts, Michigan, Ohio, and Pennsylvania were among

Table 7.-Unemployment in week ended December 14, 1946, as reflected by continued claims for unemployment in-surance 1 as percent of average monthly covered employment in 1945

Region and State	Claims	Average monthly covered employ- ment 2 (in thou- sands)	Claims as per- cent of cover- ed em- ploy- ment
Total	939, 147	27, 903. 1	3. 4
Region I: Connecticut Maine Massachusetts. New Hampshire Rhode Island. Vermont Region II-III:	5,684 41,915	564. 0 156. 4 1, 314. 7 107. 7 212. 5 55. 7	1.3 3.6 8.2 1.3 2.7 1.3
Delaware New Jersey New York Pennsylvania Region IV:	1, 863	75. 7	2.5
	49, 726	1, 116. 0	4.5
	195, 523	3, 760. 9	5.2
	74, 878	2, 601. 7	2.9
District of Columbia Maryland North Carolina Virginia West Virginia Region V:	2, 955 9, 964 8, 415 5, 374 11, 796	188. 7 465. 8 524. 1 416. 2 325. 9	1.6 2.1 1.6 1.3 3.6
Kentucky Michigan Ohio Region VI:	9, 054 34, 100 32, 197	308. 2 1, 354. 8 1, 857. 2	2.9 2.5 1.7
Illinois Indiana Wisconsin Region VII:	58, 948	2, 067. 9	2.9
	10, 667	779. 1	1.4
	5, 369	638. 2	.8
Alabama Florida Georgia Mississippi South Carolina Tennessee Region VIII:	11, 926	394. 0	3. 0
	9, 473	317. 6	3. 0
	8, 264	453. 5	1. 8
	4, 614	155. 0	3. 0
	4, 308	247. 1	1. 7
	19, 887	465. 8	4. 3
Minnesota	4, 178	288. 1	1. 5
	7, 324	455, 7	1. 6
	2, 034	138. 0	1. 5
	647	29. 7	2. 2
	508	87. 1	1. 4
Arkansas. Kansas. Missouri Oklahoma Region X:	7,841	193. 0	4. 1
	7,325	223. 6	3. 3
	29,724	698. 4	4. 3
	12,634	241. 2	5. 2
Louisiana	12, 796	356. 8	3.6
	955	59. 8	1.6
	15, 402	958. 0	1.6
Region XI: Colorado Idaho Montana Utah Wyoming Region XII:	2, 124 1, 583 2, 043 2, 507 341	157. 6 66. 6 71. 1 96. 1 39. 6	1.3 2.4 2.9 2.6
Arizona	2, 239	81. 4	2.8
	134, 059	1, 973. 1	6.8
	950	29. 2	3.3
	10, 754	279. 0	3.9
	49, 313	505. 6	9.8

¹ Estimated number of continued claims for un-

Includes estimates for California and South Dakota; for New York for total unemployment; and for Hawaii for week of December 14.
Data not available.

employment in week in continuou raisins for any employment in which the sth of the month falls.

§ Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

the larger States reporting declines of 20 percent or more in continued claims received as liable State. In 19 States, including Illinois, New York, and Washington, more than half the liable interstate continued claims received were from women. California, Illinois, New York, and Washington each received over 2,000 liable interstate initial claims, and all 4 were among the States to take the greatest number of interstate claims as agent State.

Veterans' Unemployment Allowances

Industrial production during December was retarded by the coal strike, and employment opportunities declined. One result was an increase in veterans' unemployment allowances, which rose by \$7.6 million, or 10.2 percent, to \$82.0 million—the first increase since July 1946. December payments were 48.7 percent less than the April high of \$160.1 million.

Initial claims filed by veterans rose 43.8 percent. All States except Alaska shared in the rise, with the State increases ranging from 0.6 percent in Puerto Rico to 137.7 percent in Vermont. Seventeen States, mainly in the Northeast, Midwest, and Northwest, had increases of more than 50 percent in initial claims. Continued claims increased 16.1 percent for the country as a whole but were 11.3 percent less than in October and 44.5 per-

Table 8.—Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, November 1946

Region and	In	itial	Cont	inued	Weeks	Benefit
liable State	Total	Women	Total	Women	compen- sated	payments
Total	40, 608	17, 528	294, 664	144, 054	210, 625	\$3, 833, 728
Region I:						
Conn	787	361	5, 447	2, 485	4, 099	84, 232
Maine Mass	115 890	55 442	3, 743	269 1, 918	436 2, 453	6, 329 53, 568
V. H		110	980	541	650	8, 297
I		115	1,979	1,042	1, 773	29, 777
	68	31	191	84	117	1, 968
on II-III:	1.477	69	890	359	510	0.040
I	1, 609	51 753	12,008	5, 951	8, 607	8, 240 176, 491
Г Ү	2, 544	1, 332	28, 013	16, 642	30, 810	600, 999
	1, 463	566	9,442	3, 963	6, 894	123, 524
IIV:		077	0.010	1 400	4 000	04.012
	677	275 261	2, 312 9, 030	1, 439 3, 832	1, 376 4, 870	24, 045 93, 474
Ö	567	366	4, 697	3, 526	3, 534	41, 959
	502	215	3, 287	1, 520	2, 156	29, 703
Va	415	116	2, 551	712	1, 297	20, 679
V:	0.00	101	0 800	1 000		17 000
	253 1, 707	101 634	3, 569 13, 896	1, 535 6, 027	1, 507	17, 896 149, 534
h	1, 456	636	13, 890	5, 834	7, 799 7, 021	184, 475
VI:	1, 100	0.00	10,010		7,002	304, 110
	2, 438	1, 116	21, 374	11, 093	14, 076	263, 746
	1, 186	341	4, 464	1, 428	2, 737	51, 011
	227	102	1, 014	475	432	7, 543
VII:	616	200	3, 431	1, 105	9 073	37, 117
	842	416	4, 492	2, 308	2, 073 2, 934	40, 054
	525	271	2, 485	1,408	1, 146	16, 932
	267	123	2, 485 1, 272	621	747	9, 730
	159	62	838	384	436	6, 435
VIII:	1,056	396	8, 641	3, 640	5, 714	78, 046
V 111.	226	110	900	461	650	10, 446
1	305	150	1, 527	847	743	11, 511
	201	102	1, 217	742	541	11, 511 8, 332
k	98	23	188	92	87	1, 446 395
X:	37	18	79	47	32	395
LA:	204	75	2,666	1,060	1,692	21,960
	1,069	418	5, 930	2, 161 6, 259	3, 380	50, 962
*******	1, 431	746	10, 123	6, 259	3, 930	65, 489
X :	689	332	3, 866	2, 141	2, 205	36, 323
A:	557	221	3, 016	1, 408	1,872	29, 262
ex	97	38	646	232	294	3, 997
	1, 232	488	6, 045	2, 191	3, 712	58, 607
XI:						
0	350	149	1, 291	673	786	10, 829
0	150 117	43	304 410	108 243	120 173	1, 969 2, 340
	225	88	1,390	620	1,011	23, 559
	118	31	431	136	237	4, 566
XII:						
	360	156	1,087	519	572	7,820
	7, 925	3, 334	56, 814	26, 407	40, 643	775, 121
	151 451	169	6, 645	399	584 4, 592	10, 411 75, 195
	2, 975	1, 251	24, 469	13, 853	25, 888	494, 024
S XIII	71000	-1 -00	-4	20,000		-0 4, 0 6 8
MAY .				400		
8	235	28	908	102	216	8, 361
Wall			221			

Table 9.—Claims and payments for veterans' unemployment allowances, December 1946 1

		Cor	tinued clai		Payments	
State	Initial claims	Total of unem-		Because of illness or disa- bility		
Total	582, 493	4, 345, 262	4, 287, 123	58, 139	4, 113, 143	\$81, 963, 957
Ala	8, 512	92, 669	91, 591	1, 078	77, 131	1, 538, 633
	266	1, 625	1, 616	9	1, 355	28, 915
	3, 127	14, 887	14, 251	636	13, 175	261, 991
	6, 889	71, 873	71, 226	647	67, 082	1, 339, 387
	49, 586	307, 868	302, 330	5, 538	291, S14	5, 817, 375
	3, 821	22, 865	22, 413	452	22, 246	442, 350
	5, 830	22, 206	21, 150	1, 056	17, 171	341, 470
	1, 395	9, 564	9, 491	73	8, 849	176, 262
	1, 304	21, 150	20, 733	417	17, 687	352, 304
	8, 675	65, 581	62, 844	2, 737	62, 583	1, 249, 038
Ga	9, 660	82, 721	81, 864	857	77, 782	1, 552, 396
	339	1, 774	1, 767	7	1, 238	24, 605
	3, 165	8, 819	8, 757	62	5, 142	102, 390
	27, 291	180, 013	179, 073	940	153, 224	3, 039, 929
	17, 060	80, 156	79, 254	902	70, 342	1, 396, 629
	7, 730	32, 057	31, 173	884	33, 984	674, 106
	6, 697	40, 228	39, 377	851	37, 155	737, 977
	8, 287	162, 998	162, 330	668	162, 998	3, 254, 794
	8, 674	54, 579	54, 130	449	74, 535	1, 479, 970
	4, 005	30, 573	30, 027	546	31, 000	616, 010
Md	2, 441	51, 894	51, 608	296	51, 730	1, 029, 263
	23, 170	201, 960	198, 948	3, 012	177, 047	3, 526, 193
	37, 291	162, 149	158, 033	4, 116	154, 631	3, 109, 998
	13, 151	36, 965	36, 254	611	68, 907	1, 369, 391
	4, 338	37, 536	36, 891	645	28, 798	574, 535
	18, 889	144, 038	142, 549	1, 489	128, 324	2, 550, 399
	2, 873	14, 045	13, 565	480	13, 984	278, 991
	2, 604	12, 147	11, 982	165	11, 973	237, 015
	721	2, 888	2, 862	26	2, 277	45, 249
	2, 327	7, 940	7, 782	158	7, 338	144, 907
N. J. N. Mex N. Y. N. C. N. Dak. Ohio. Okia. Oreg. Puerto Rico.	18, 867	199, 454	196, 763	2, 691	193, 011	3, 853, 682
	2, 849	16, 360	16, 015	345	12, 476	248, 925
	90, 990	432, 778	426, 057	6, 721	433, 868	8, 638, 661
	7, 670	52, 564	50, 781	1, 783	43, 420	841, 917
	2, 032	8, 157	8, 097	60	6, 215	122, 839
	20, 616	168, 643	165, 436	3, 207	135, 258	2, 685, 909
	7, 941	75, 957	75, 028	929	76, 670	1, 527, 788
	8, 224	37, 714	37, 277	437	32, 427	645, 247
	48, 776	570, 229	567, 200	3, 029	552, 180	11, 029, 117
	1, 758	74, 986	73, 525	1, 461	74, 927	1, 497, 420
R. I	2, 986 4, 664 1, 449 7, 971 18, 548 3, 201 1, 148 6, 201 12, 367 11, 537 10, 827 1, 063	33, 757 33, 821 6, 883 139, 661 211, 588 13, 452 3, 339 56, 969 61, 350 127, 593 41, 864 2, 475	33, 127 33, 133 6, 850 138, 746 209, 852 13, 107 3, 248 56, 212 60, 817 126, 402 41, 135 2, 444	630 688 33 915 1, 736 345 91 757 533 1, 191 729 31	33, 575 57, 650 5, 970 117, 704 174, 332 12, 340 2, 991 58, 358 55, 612 125, 510 35, 308 1, 749	702, 333 1, 150, 275 118, 560 2, 350, 051 3, 450, 919 244, 505 59, 124 1, 161, 691 1, 102, 071 2, 504, 489 701, 489 34, 473

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans. Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for Puerto Rico.

cent less than in July—the peak month of 1946.

Nonfarm Placements

Total nonfarm placements were fewer in December than in any month since September 1940. For the country as a whole, they dropped 18.7 percent from the November number, to 358,000, with all States except Iowa sharing in the decline. Iowa, with 6.178 placements, reported an increase of 6.2 percent. Nine States—

Table 10.—Nonfarm placements by State, December 1946

Decem	<i>per</i> 194	0	
U. S. Employment Service region and State	Total	Women	Veter- ans 1
Total	358, 126	115, 182	132,008
Region I: Connecticut. Maine Massachusetts New Hampshire. Rhode Island Vermont.	2, 220 7, 314 1, 775 2, 191	1, 909 662 2, 520 466 880 191	2, 927 748 3, 220 738 868 530
Region II: New York	50,862	26, 680	10, 896
Region III: Delaware. New Jersey Pennsylvania Region IV:	9, 858	281 4, 578 6, 183	276 3, 196 7, 412
Region IV: District of Columbia Maryland North Carolina Virginia West Virginia Region V:	1,426 3,743 7,238 4,718	553 959 2, 242 1, 395 903	432 1, 575 2, 875 1, 565 671
Kentucky Michigan Ohio Region VI:	3,049	927 2,091 5,482	1, 237 4, 745 6, 613
Illinois	1 16, 122	3, 207 1, 808 1, 927	6, 732 2, 392 3, 614
Alabama Florida Georgia Mississippi South Carolina Tennessee	11, 209 11, 513 7, 243 3, 779 4, 829 7, 848	3,079 4,419 1,748 1,053 1,224 2,386	3, 832 4, 133 2, 649 1, 410 1, 699 2, 795
Region VIII: Iowa Minnesota Nebraska North Dakota South Dakota	6, 178 7, 539 2, 664 914 1, 055	1, 434 1, 394 487 190 235	3, 178 3, 504 1, 171 340 485
Region IX: Arkansas. Kansas. Missouri. Oklahoma. Region X:	5, 584 4, 632 7, 578 5, 671	1,798 1,238 2,032 1,714	1,630 1,882 3,475 2,095
Louisiana New Mexico Texas	3, 890 2, 240 25, 716	1, 225 423 7, 508	1, 602 1, 165 9, 768
Region XI: Colorado Idaho Montana Utah Wyoming	4,069 1,685 1,377 2,370 651	750 413 204 672 118	1, 861 810 628 985 296
Region XII: Arizona. California. Nevada. Oregon. Washington.	3, 148 31, 391 1, 458 4, 593 5, 501	864 9, 974 461 1, 027 1, 268	1, 163 11, 499 331 2, 028 2, 334

¹ Represents placements of veterans of all wars. Source: Department of Labor, U.S. Employment Service.

Alabama, California, Florida, Illinois, Michigan, New York, Ohio, Pennsylvania, and Texas—which made more than 10,000 placements, reported declines; the range was from 10.7 percent in Pennsylvania to 28.8 percent in Texas.

Veterans' placements dropped 16.4

percent to 132,000—fewer than in any other month since February. All but six of the States shared in the decline. Placements of women also dropped 14.1 percent. More States reported increases in placements of women, however, than of either veterans or total placements.

Old-Age and Survivors Insurance

Montbly Benefits in Current-Payment Status, December 1946, and Benefits Awarded, 1946

At the end of December, monthly benefits were in current-payment status for 1.6 million persons at a monthly rate of almost \$31.1 million (table 2). The month's increase of 15,600 was less than in any month since July 1944.

During 1946 the number of benefits in current-payment status increased 354,000 or 27 percent. Primary benefits accounted for more than half this increase; for primary, wife's, and widow's benefits, the increase was about 35 percent. Widow's current benefits had the lowest proportionate increase, 6.5 percent. After reaching a high of 130,000 at the end of September, the number of widow's current benefits in current-payment status has decreased each month as the result of a lower rate of increase in the total number of widow's cur-

Table 1.—Number of monthly benefits and lump-sum death payments awarded, by type of benefit and by quarter, 1940-46

[Corrected to Jan. 16, 1947]

	Monthly benefits						Lump-	
Year and quarter	Total	Primary	Wife's	Child's	Widow's	Widow's current	Parent's	death pay- ments 1
JanMar	40, 780	28, 211	4, 366	5, 978	168	2, 057	0	7, 046
	67, 824	33, 955	8, 468	17, 408	885	6, 885	223	19, 074
	76, 113	38, 245	11, 981	17, 220	1,560	6, 782	325	23, 793
	70, 267	31, 924	9, 740	18, 776	1,987	7, 536	304	25, 182
JanMar	74, 567	32, 802	9, 901	20, 597	2, 703	8, 227	337	30, 633
	66, 074	28, 879	8, 962	18, 021	2, 617	7, 278	317	28, 210
	65, 593	27, 238	8, 898	18, 745	2, 786	7, 632	294	29, 610
	63, 052	25, 741	8, 452	18, 256	2, 914	7, 365	324	28, 850
JanMar	68, 181	27, 609	9, 161	19, 596	3, 505	8, 027	283	33, 410
	67, 679	26, 878	8, 649	19, 991	3, 690	8, 134	337	35, 428
	62, 161	23, 826	8, 013	18, 894	3, 475	7, 624	329	32, 932
	60, 095	21, 309	7, 427	18, 903	4, 104	8, 035	317	33, 221
JanMar	67, 750	23, 754	8, 112	21, 503	4, 975	9, 078	328	40, 525
	69, 757	23, 803	8, 372	22, 811	5, 051	9, 387	333	43, 108
	63, 501	21, 378	7, 896	20, 764	4, 695	8, 476	292	39, 485
	61, 857	20, 135	7, 536	20, 541	4, 855	8, 479	311	39, 893
JanMarAprJuneJuly-SeptOctDec	75, 807	25, 474	9, 401	23, 978	6, 416	10, 225	313	47, 342
	79, 003	27, 907	10, 150	24, 442	6, 086	10, 067	351	48, 976
	78, 976	27, 607	10, 066	24, 589	5, 804	10, 559	351	52, 444
	85, 163	29, 109	10, 732	26, 667	6, 453	11, 798	404	56, 415
JanMar	104, 064	35, 613	12, 587	33, 025	7, 730	14, 689	420	65, 695
	117, 857	41, 116	14, 454	37, 208	7, 954	16, 614	511	69, 770
	106, 782	44, 493	14, 908	28, 058	6, 821	12, 096	406	54, 750
	133, 766	63, 950	21, 131	29, 218	7, 337	11, 711	419	56, 797
JanMarAprJuneJuly-SeptOctDec	147, 229	72, 379	23, 553	30, 091	8, 805	12,006	395	64, 185
	155, 036	75, 641	25, 222	31, 452	10, 306	11,966	449	67, 543
	132, 627	62, 541	21, 809	27, 222	10, 020	10,579	456	58, 382
	112, 280	48, 416	17, 932	26, 108	9, 690	9,641	470	60, 596

¹ Under 1939 and 1946 amendments.

rent benefits in force and of fewer reinstatements and more suspensions during the past few months.

During the year, primary, wife's, widow's benefits increased slightly as a proportion of the total in current-payment status, while child's and widow's current benefits decreased. The percentage distribution, by type, of benefits in currentpayment status at the end of 1945 and 1946 was as follows:

		mber 31, 1945	December 31, 1946		
Type of benefit	Num- ber	Amount	Num- ber	Amount	
Total	100. 0	100.0	100.0	100. 0	
Primary	40. 2 12. 4 30. 3 7. 3 9. 4	82.7 8.6 20.4 8.0 10.0	42.7 13.2 28.1 7.7 7.8 .5	55. 4 9. 0 18. 7 8. 3 8. 3	

Monthly benefits were awarded during 1946 to 547,000 beneficiaries,

18 percent more than the 1945 number (table 1). Awards for all types of benefits but widow's current and child's benefits showed an increase; for these types they were 20 percent and 10 percent, respectively, fewer than in 1945, when there were many claims arising from war deaths.

Forty percent more primary and wife's benefits were awarded than in 1945. The number of these awards increased greatly after the cessation of hostilities, as many older workers lost their jobs and filed for benefits. The number of primary benefit awards processed rose from 44,500 during the third quarter of 1945 to a high of 75,600 during the second quarter of 1946 and then fell to 48,400 during the last quarter of 1946. Only 12,000 primary benefits were awarded in December, as compared with more than 26,000 in March, April, and May.

The provision of the 1946 amendments which permits a primary beneficiary to become entitled to benefits retroactively for as much as 3 months from the month of filing, if the claim is filed after 1946 and if the beneficiary is otherwise eligible, contributed to the decline in the number of primary benefits awarded in November and December. A worker who filed his claim in January, for example, and who had met all other requirements in October, would be entitled to benefits beginning with October; if he had filed in December, he would have lost benefits for October and November. Probably a considerable number of workers delayed filing until January in order to benefit by the retroactive entitlement provision.

More than \$32.6 million was certified in December for monthly benefit payments and \$2.3 million for These lump-sum death payments. amounts include \$87,300 certified for monthly benefits and \$162,000 for lump-sum payments, payable under the 1946 amendments to survivors of veterans of World War II.

Table 2.—Monthly benefits in current-payment status 1 at the end of the month, by type of benefit and month, December 1945-December 1946, and monthly benefit actions, by type of benefit, December 1946

[Amounts in thousands; data corrected to Jan. 16, 1947]

	To	otal	Pri	mary	W	ife's	Child's		Widow's		Widow's current		Parent's	
Item	Number	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amount	Num- ber	Amoun
Monthly benefits in current-payment status at end of month:														
December	1, 288, 107	\$23, 801. 1	518, 234	\$12, 538. 2	159, 168	\$2, 039. 9	390, 134	\$4, 857. 5	93, 781	\$1,893.1	120, 581	\$2, 391. 4	6, 209	\$81.1
January February March April May June July Cotober November December	1, 362, 473 1, 403, 698 1, 441, 074 1, 474, 015 1, 502, 085 1, 527, 880 1, 553, 914 1, 579, 112 1, 606, 412 1, 626, 693	25, 374, 3 26, 232, 6 26, 976, 7 27, 633, 1 28, 210, 8 28, 771, 9 29, 326, 1 29, 825, 5 30, 374, 1 30, 777, 8	558, 757 581, 084 600, 759 617, 562 632, 038	13, 599. 7 14, 171. 8 14, 657. 3 15, 076. 0 15, 443. 3 15, 833. 0 16, 212. 6 16, 509. 0 16, 825. 8 17, 063. 3	171, 057 177, 795	2, 119. 4 2, 203. 7 2, 293. 6 2, 368. 3 2, 496. 6 2, 560. 1 2, 627. 8 2, 673. 3 2, 775. 0 2, 804. 9	411, 429 419, 153 426, 141 431, 202 433, 533 436, 144 442, 905 451, 489 457, 120	5, 040. 5 5, 138. 2 5, 236. 3 5, 324. 1 5, 391. 2 5, 420. 1 5, 450. 5 5, 541. 6 5, 661. 8 5, 741. 6	98, 531 101, 409 104, 035 107, 254 110, 168 113, 092 116, 213 118, 839 121, 951 124, 451	1, 941. 0 1, 989. 9 2, 048. 1 2, 101. 2 2, 166. 2 2, 225. 9 2, 347. 9 2, 400. 7 2, 464. 0 2, 515. 0 2, 568. 3	123, 670 125, 515 126, 989 127, 756 128, 688 129, 437 129, 882 130, 070 129, 520 128, 965	2, 496. 3 2, 527. 9 2, 544. 8	6, 293 6, 366 6, 466 6, 568 6, 634 6, 748 6, 875 6, 964 7, 204 7, 300 7, 398	82. 2 83. 2 84. 5 85. 7 86. 6 88. 1 90. 0 91. 1 92. 6 94. 5 95. 8 97. 3
Monthly benefit actions, December 1946: In force * beginning of month Benefits awarded in month Entitlements terminated * Net adjustments * In force end of month	31, 386 14, 021 -687	609. 0 261. 9 -3. 5	815, 009 12, 042 4, 638 -300 822, 113	20, 059. 7 308. 1 116. 1 -2. 1 20, 249. 7	243, 206 4, 993 2, 391 -75 245, 733	3, 158. 6 66. 3 31. 0 2 3, 193. 7	487, 069 8, 122 3, 756 -222 491, 213	6, 109. 8 106. 6 49. 9 2 6, 166. 3	126, 630 3, 124 488 -6 129, 260	2, 557. 7 63. 6 9. 6 1 2, 611. 6	2, 957 2, 701 -82	3, 456. 1 62. 3 54. 8 8 3, 462. 8	7, 389 148 47 -2 7, 488	97. 0 2. 1 . 6 (4) 98. 4

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefits are terminated when a beneficiary dies or loses entitlement to benefits for other reasons specified in 1939 amendments, sec. 202. ⁴ Adjustments result from operation of maximum and minimum provisions of 1939 amendments, sec. 203 (a) and (b), and from other administrative actions ⁵ Less than \$50.

Employers, Workers, and Taxable Wages, Third Quarter 1946

Average taxable wages in July-September 1946—estimated at \$457 per worker-were higher than in any previous third quarter; they exceeded the average in the third quarter of 1945 by 8.8 percent. This rise was in part the result of increases in wage rates, but it also reflected steadier employment as compared with the earlier quarter, when a large number of persons lost their jobs in war plants after the surrender of Japan. There was the usual seasonal decline from the second to the third quarter, as young workers entered the labor market either temporarily during the summer vacation or permanently when they finished school. For the year 1946 as a whole, average taxable wages are estimated at \$1,440, 6 percent more than in 1945 and 55 percent more than in 1940.

Total taxable wages, estimated at \$17.7 billion, were 18 percent more than in the third quarter of 1945 but about 1 percent less than in the second quarter of 1946. Total taxable wages of \$68.1 billion during 1946 exceeded the 1945 total by 8 percent and were more than double the 1940

Covered employment during the third quarter of 1946 is estimated at 38.7 million, an increase of 1 percent over the second quarter of 1946 and almost 8.5 percent over the third quarter of 1945. The total number of persons working in covered employment at some time during 1946 was 47.2 million, also an increase over the 1945 number. The rise resulted from the high levels of production during the year and the entrance of large numbers of discharged servicemen into civilian employment.

Slightly more than 2.5 million employers reported taxable wage payments in July-September 1946, an increase of 2.4 percent over the number in the second quarter of 1946, 16 percent over that in the third quarter of 1945, and more than in any previous quarter. The number of employers reporting taxable wages in 1946 reached a record level of 3.1 million, an increase of 17 percent as compared

with the number in the preceding year and an increase of 22 percent over the 1940 total. The rate of increase from

1945 to 1946, which reflected the heavy influx of new business firms after the war, was also the highest on record.

Table 3.—Estimated number of employers and workers and estimated amount of taxable wages included under the old-age and survivors insurance program, by specified period, 1937-46

[Corrected to Feb. 1, 1947]

	Employers reporting	Workers with taxable	Taxable wages ²		
Year and quarter	taxable wages 1 (in thousands)	wages during period ³ (in thousands)	Total (in millions)	Average per worker	
1937. 1938. 1939. 1940. 1941. 1942. 1943. 1944. 1945. 1944.	2, 421	32, 904	\$29, 615	\$900	
	2, 239	31, 822	26, 502	833	
	2, 366	33, 751	29, 745	881	
	2, 500	35, 393	32, 974	932	
	2, 646	40, 976	41, 848	1, 021	
	2, 655	46, 363	52, 939	1, 142	
	2, 394	47, 656	62, 423	1, 310	
	2, 469	46, 296	64, 426	1, 392	
	2, 614	46, 392	62, 945	1, 357	
	3, 060	47, 200	68, 100	1, 440	
January-March. April-June. July-September. October-December	1,880	25, 332	6, 580	260	
	1,933	25, 423	6, 578	259	
	1,960	28, 252	6, 547	249	
	1,975	28, 759	6, 797	254	
January-March. 1939 April-June. July-September October-December	1,967	25, 856	7, 281	282	
	2,034	27, 245	7, 445	273	
	2,065	28, 022	7, 445	266	
	2,103	28, 851	7, 574	263	
January-March. April-June July-September October-December	2, 069	27, 314	8, 060	295	
	2, 141	28, 345	8, 094	286	
	2, 167	29, 542	8, 222	278	
	2, 177	30, 280	8, 508	284	
January–March	2, 188	30, 389	9, 587	315	
April-June	2, 249	32, 634	10, 285	315	
July–September	2, 284	34, 522	10, 824	314	
October–December	2, 267	34, 051	11, 153	328	
January-March 1942 April-June July-September October-December	2, 204 2, 183 2, 119 2, 038	33, 771 35, 509 36, 977 36, 656	12, 112 13, 163 13, 786 13, 878	359 371 373 379	
January-March	1, 971	36, 537	15, 462	423	
	2, 006	37, 483	16, 561	442	
	1, 998	37, 682	15, 838	420	
	2, 001	36, 016	14, 562	404	
January-March 1944 April-June 1944 July-September October-December 1944	2, 010 2, 048 2, 038 2, 039	36, 326 36, 893 37, 301 35, 629	17, 362 17, 284 16, 243 13, 537	478 468 435 380	
January-March 4	2, 076	35, 855	17, 874	499	
	2, 123	35, 854	17, 541	489	
	2, 176	35, 684	14, 982	420	
	2, 199	33, 598	12, 548	373	
January-March 6	2, 270	35, 891	16, 849	469	
April-June 6	2, 470	38, 308	17, 873	467	
July-September 4	2, 530	38, 700	17, 700	457	

¹ Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

¹ Excludes estimated duplication arising from recording of wages of some workers under more than 1 account. Quarterly estimates exclude workers whose earnings in covered employment were not reported in the quarter because of the \$3,000

limitation on taxable wages.

Includes nontaxable wages erroneously reported and wages rot counted in determining insurance benefits. Excludes all wages over \$3,000 a year paid to a worker by a single employer. Beginning with 1940 all wages in excess of \$3,000 a year received by any I worker are excluded in benefit computations.

Preliminary.

Public Assistance

Trends in Consumer Prices and Assistance Payments, 1946

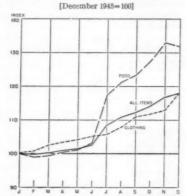
In 1946, for the population of the country generally, high levels of employment and earnings mitigated the effect of an almost unprecedented rise in living costs. Recipients of assistance, however, shared only slightly in these earnings; for them the price increases were especially serious unless their payments increased proportionately. In the States in which assistance agencies had never been able to meet minimum need and could not raise payments, recipients suffered particular hardship.

The best available measure of changes in living costs is furnished by the indexes of consumer prices for moderate-income families in large cities, published by the Bureau of Labor Statistics. These price indexes, which go back to 1913, indicate that the cost of goods and services customarily purchased by such families rose more drastically-18 percent-in 1946 than in any year since 1918. The total cost of these items in December 1946 was the highest on record. Changes during the year in the prices of the various components of the cost of living were very uneven (chart 1). Food prices went up most sharply-31.5 percent. Clothing rose 18.1 percent; housefurnishings, 19.4 percent; fuel, electricity, and ice, as a group, 4.7 percent; and other miscellaneous items, 9.1 percent. Rents had risen only 0.5 percent by September 15, the date of the last rent survey, and the

price of gas and electricity dropped 2.1 percent during the year.

Because the assistance payment is based on only the minimum essentials of living, it provides for a narrower range of consumption items than that customary for persons of moderate income, on whose expenditures the price index is based. In this narrower range, food costs represent a bigger proportion of total expenditures. The large increase in food prices in 1946, therefore, raised the cost of living of recipients even more than that of persons at higher income and spending levels. Nevertheless, the average increase in assistance payments during the year was less than the average increase in the cost all items in the large-city index.

Chart 1.—Trends in consumer prices, 19461



¹ Based on consumers' price index for moderateincome families in large cities, Bureau of Labor Statistics.

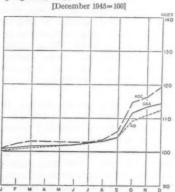
Comparisons of trends in average assistance payments across the Nation with the trend in the cost of living for 34 large cities are necessarily crude. Both trends conceal geographical differences. Price rises for the year for all items varied from slightly less than 15 percent in Kansas City, Mo., to a little more than 22 percent in New Orleans. State-to-State differences in changes in average payments were even greater.

The administrative problems involved in adjusting payments to increases and decreases in the cost of living are too great to permit making month-to-month changes, even in

periods of sharp and rapid price changes, such as the last half of 1946. Reliable data on price changes must be collected, new instructions issued to staff, and changes in authorizations of amounts of payments made and recorded. Furthermore, the adjustments upward in payments at that time, when shrinkage in employment opportunities and exhaustion of wartime savings of marginal workers were increasing assistance rolls, placed a double strain on assistance funds.

By August 1946 the average cost of living in the large cities had gone up more than 10 percent since the end of 1945, but average payments for each type of assistance had risen less than 4 percent. The increase in the national averages for assistance were made up of small increases in most States and substantial increases in a

Chart 2.—Trends in assistance payments per recipient in States with State-Federal programs, 1946



few. Increases of less than \$1 per aged and blind recipient and per dependent child predominated; in 12 States, average payments for aid to dependent children were actually lower than in December 1945.

States were helped to alleviate the situation of many recipients by congressional action in August 1946. Amendments to the assistance titles of the Social Security Act provided for additional Federal participation starting October 1. For the most part, except where provisions of State laws made immediate changes in payments impossible or where agencies decided that State policies already initiated would help recipients to meet price increases, the necessary steps were

ERRATUM: The States in the tabulation in column 3, page 29 of the January issue should have been grouped as follows:

Higher-income States	Lower-income States
Washington	Oklahoma
Michigan	New Mexico
Illinois	South Dakota,
	Kansas
Ohio	Vermont
Nevada	West Virginia,
	Mississippi
Connecticut	Tennessee,
	Georgia,
	South Carolina
Maryland	Kentucky
New Jersey	North Carolina
Delaware	Virginia

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Table 1.—Public assistance in the United States and in States with plans approved by the Social Security Administration, by month,

December 1945-December 19461

			L	ecember 1	945-Decei	nber 1946	1				
			A11 8	states				States	with approve	d plans	
Year and month	Total	Old-age assistance		ependent dren	Aid to the	General	Total	Old-age		ependent ldren	Aid to the
		Basistance	Families	Children	blind	assistance		assistance	Families	Children	blind
					Numb	er of recipie	nts				
1945 December		2, 055, 859	274, 301	701, 251	71, 454	257, 000		2, 055, 859	274, 237	701, 125	55, 623
January February February March April May June July September October November December		2, 062, 672 2,071, 092 2, 088, 031 2, 098, 977 2, 108, 216 2, 116, 505 2, 126, 635 2, 134, 585 2, 155, 890 2, 174, 616	279, 892 286, 245 292, 741 300, 938 307, 069 311, 294 314, 516 318, 571 323, 360 329, 691 337, 197 346, 235	716, 700 733, 670 751, 839 772, 570 786, 712 799, 414 806, 558 816, 886 829, 309 844, 589 862, 356 885, 227	71, 655 72, 041 72, 352 72, 739 73, 427 73, 945 74, 406 74, 823 75, 253 75, 705 76, 165 76, 688	276, 000 295, 000 303, 000 292, 000 278, 000 279, 000 280, 000 290, 000 290, 000 298, 000 315, 000		2, 062, 672 2, 071, 092 2, 088, 031 2, 098, 977 2, 108, 216 2, 116, 505 2, 126, 635 2, 134, 585 2, 155, 890	279, 829 286, 188 292, 683 300, 887 307, 027 311, 250 314, 468 318, 526 323, 312 329, 645 337, 150 346, 191	716, 574 733, 556 751, 735 772, 472 786, 620 799, 325 806, 442 816, 790 829, 206 844, 490 862, 259 885, 135	55, 802 56, 133 56, 424 56, 797 57, 237 57, 616 58, 013 58, 341 58, 665 59, 066 59, 421 59, 878
					Amo	unt of assist	ance				
	\$88, 557, 991	\$63, 489, 317	\$14, 27	8, 439	\$2, 395, 235	\$8, 395, 000	\$79, 558, 936	\$63, 489, 317	\$14, 27	6, 434	\$1,793,185
I946 Ianuary. February March April May. une. une. uly August September Detober Sevember	93, 618, 319 93, 562, 804 94, 245, 612 94, 690, 769 95, 779, 264 97, 110, 506 98, 954, 449 107, 498, 562 110, 385, 737	63, 963, 660 64, 419, 356 64, 877, 555 65, 445, 101 65, 877, 228 66, 363, 812 66, 985, 744 67, 663, 188 68, 634, 794 74, 219, 288 76, 080, 252 77, 531, 118	14, 72 16, 27 16, 77 16, 19 16, 47 16, 71 16, 86 17, 22 17, 91 19, 73 20, 41 21, 54	3, 581 2, 377 5, 125 5, 590 7, 480 2, 803 5, 179 8, 209 1, 668 1, 575	2, 402, 980 2, 426, 950 2, 443, 387 2, 462, 578 2, 491, 794 2, 517, 477 2, 541, 717 2, 567, 139 2, 604, 446 2, 714, 606 2, 762, 910 2, 812, 098	9, 262, 000 9, 950, 000 10, 525, 000 9, 460, 000 9, 401, 000 9, 992, 000 9, 389, 000 9, 797, 000 10, 131, 100 11, 131, 000 12, 426, 000	80, 494, 064 81, 513, 833 82, 486, 934 83, 494, 895 84, 228, 559 84, 974, 830 85, 765, 743 86, 828, 506 88, 525, 006 96, 030, 228 98, 616, 893 101, 246, 673	63, 963, 660 64, 419, 356 64, 877, 555 65, 445, 101 65, 877, 228 66, 363, 812 66, 985, 744 67, 663, 188 68, 634, 794 74, 219, 288 76, 080, 252 77, 531, 118	14, 72 15, 27 16, 77 16, 19 16, 47 16, 71 16, 86 17, 22 17, 91 19, 73 20, 41 21, 54	1, 798 0, 589 3, 537 4, 382 6, 252 1, 315 3, 745 6, 615 0, 162 0, 131	1, 803, 815 1, 822, 684 1, 838, 790 1, 856, 257 1, 876, 949 1, 894, 766 1, 918, 684 1, 941, 575 1, 973, 599 2, 080, 778 2, 126, 510 2, 171, 866

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 2.—Old-age assistance: Recipients and payments to recipients, by State, December 1946 1

		Paymen recipie		P	ercentage	change fi	rom—			Paymer recipie		Pe	rcentage c	hange fr	om
State	Number of recip- ients	Total	Aver-		aber 1946 n—		nber 1945 n—	State	Number of recip- ients	Total	Aver-		nber 1946 n—		aber 1945 n—
		amount	age	Num- ber	Amount	Num- ber	Amount			amount	age	Num- ber	Amount	Num- ber	Amount
Total	2, 195, 806	\$77, 531, 118	\$35, 31	+1.0	+1.9	+6.8	+22.1	Mo Mont	109, 022 10, 634	\$3, 737, 093 392, 351	\$34. 28 36. 90	+0.6	+1.0 +.7	+7.3 8	+40.6 +14.2
Alaska Ariz Ark	44, 491 1, 398 10, 141 31, 383	823, 132 56, 915 500, 477 642, 719	18. 50 40. 71 49. 35 20. 48	+2.6 +1.7 +2.7 +5.5	+1.0 -3.2 +2.5 +2.1	+30.6 +4.3 +6.6 +21.6	+55.6 +8.7 +36.0 +50.0	Nebr Nev N. H	24, 982 1, 954 6, 672	919, 835 83, 503 229, 876	36. 82 42. 73 34. 45	+.6 +.4	+1.6 +1.2 +1.2	+4.2 +.9 +1.4	+20.7 +11.8 +14.2
Calif Colo Conn Del D. C	166, 492 41, 675 14, 794 1, 184 2, 283	8, 690, 033 1, 728, 395 626, 317 23, 802 89, 344	52, 19 41, 47 42, 34 20, 10 39, 35	+.8 +1.2 7 +.3 +.3	+1.3 +1.2 2 +.8 +1.1	+4.3 +3.1 +3.9 -2.4 -1.5	+14.8 +3.2 +11.2 +10.2 +10.1	N. J. N. Mex N. Y. N. C. N. Dak.	23, 065 7, 336 105, 696 35, 417 8, 879	913, 822 266, 196 4, 928, 891 564, 699 339, 054	39, 62 36, 29 46, 63 15, 94 38, 19	+.4 +1.2 +.5 +1.9 +.5	+1.3 +.8 +8.8 +5.6 +1.9	5 +19.1 +1.8 +7.4 +2.8	+20.7 +39.7 +25.4 +26.2 +15.7
Ga Hawaii Idabo	49, 215 74, 372 1, 559 10, 270	1, 764, 150 1, 166, 702 46, 174 427, 444	35. 85 15. 69 29. 62 41. 62	+1.1 +1.4 +1.2 +.6	+1.6 +6.7 +12.4 +.9	+15.5 +11.6 +6.7 +5.9	+39.9 +48.8 +27.4 +35.9	Ohio Okla Oreg Pa R. I	119, 582 90, 992 21, 748 89, 642 8, 014	4, 588, 260 3, 836, 324 964, 793 3, 052, 754 291, 598	38, 37 42, 16 44, 36 34, 05 36, 39	+.4 +1.0 +.8 +.7 +.6	+1.3 +1.0 +.9 +.6 +1.1	+2.1 +11.0 +5.9 +6.9 +7.9	+26.7 +33.0 +21.9 +18.1 +13.5
IllIndIowaKansKyKyKyKy	126, 014 56, 009 48, 427 32, 578 44, 698 44, 680 15, 385	4, 922, 944 1, 571, 706 1, 716, 210 1, 115, 338 775, 823 1, 059, 377 510, 971	39. 07 28. 06 35. 44 34. 24 17. 36 23. 71 33. 21	+.4 +.3 (3) +1.6 +1.4 +1.7 +1.0	+4.8 +3.6 +.8 +1.9 +1.6 +1.8 +6.3	+2.8 +3.0 5 +14.4 -3.0 +21.1 +2.9	+20.7 +10.9 +7.4 +29.3 +45.3 +23.7 +13.0	S. C. S. Dak Tenn Tex Utah Vt	26, 009 12, 737 41, 664 188, 435 12, 920 5, 439	536, 375 412, 662 822, 560 5, 118, 449 587, 195 158, 494	20. 62 32. 40 19. 74 27. 16 45. 45 29. 14	+1.9 +.4 +4.9 +.7 -1.0 +.6	+1.6 +1.0 +1.1 -1.3 2 +3.1	+18.3 +.2 +9.7 +8.5 +1.0 +5.6	+53, 8 +22, 6 +34, 4 +20, 6 +18, 1 +31, 7
Md Mass Mich Minn Miss	11, 765 83, 252 91, 591 54, 103 35, 273	380, 809 4, 208, 435 3, 279, 842 1, 920, 098 603, 328	32, 37 50, 55 35, 81 35, 49 17, 10	+.4 +.8 +.6 (3) +5.8	+1.4 +1.3 +.6 +1.7 +6.5	+1.8 +9.7 +5.9 3 +31.7	+15.9 +25.6 +15.6 +8.4 +39.8	Va Wash W. Va Wis Wyo	15, 176 66, 478 19, 855 46, 747 3, 679	255, 580 3, 681, 618 388, 644 1, 630, 702 178, 805	16. 84 55. 38 19. 57 34. 88 48. 60	+1.0 +.4 +1.1 (3) +1.4	+1.9 +1.1 +1.2 +.5 +1.1	+1.4 +6.0 +7.8 +2.4 +7.2	+13.7 +12.0 +25.6 +18.8 +33.5

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taken to make the additional money available to recipients. General and unusually large increases in average payments occurred in the last quarter of the year. By December the national average for aid to the blind

was 9.4 percent above that in the previous December; for old-age assistance it was up 14.6 percent, and

Table 3.—General assistance: Cases and payments to cases, by State, December 19461

Payments	to cases	Pe	rcentage (change fi	rom—
Total	Aver-		vember 16 in—		ember 5 in—
amount	age	Num- ber	Amount	Num- ber	Amount
\$12, 426, 000	\$39, 48	+5.5	+11.6	+22.7	+48. (
72, 338 4, 608 64, 678 32, 758 945, 798 141, 695 4 124, 057 20, 137 49, 968 5 62, 000	15. 95 32. 00 28. 68 12. 25 46. 16 36. 06 41. 57 36. 15 47. 05	+.3 -1.4 +4.2 +1.1 +5.8 +5.3 +2.7 +6.1 +9.4	+.9 -2.4 +4.2 +2.6 +5.9 +7.2 +6.8 +8.9 +12.8	+28.6 -43.3 +8.0 +2.4 +42.6 +22.2 +4.6 +48.9 +44.1	+43.1 -25.3 -1.7 +4.1 +65.2 +36.6 +18.1 +104.5 +68.8
39, 787 32, 064 13, 933. 995, 433 263, 890 110, 452 167, 330 27, 000 170, 782 90, 245	14. 18 41. 97 27. 05 46. 14 27. 26 25. 25 39. 59 21. 03	+4.2 +1.7 +2.0 +4.5 +1.4 +6.0 +4.9	+8. 4 +1. 9 +3. 7 +9. 7 +8. 7 +10. 7 +7. 4	+.3 +28.6 +6.0 +6.7 +32.4 +8.8 +23.8	+8. 2 +56. 1 +22. 1 +29. 8 +52. 4 +23. 0 +54. 9
90, 245 294, 410 873, 032 889, 530 219, 807 3, 795 341, 051 32, 840 48, 745 5, 188 37, 503	38. 72 40. 62 44. 39 37. 46 9. 61 29. 28 24. 58 26. 51 19. 29 34. 98	+8.4 +4.0 +6.7 +6.9 -1.0 +6.7 +18.2 2 +2.3 +12.6	+16.2 +4.7 +9.2 +16.9 +9.4 +2.8 +8.5 +9.2 +1.9 -5.9 +16.0	+6.1 +29.8 +9.3 +14.8 +11.1 +14.2 +34.9 +12.5 4 +7.6 -8.0	+21.7 +41.7 +19.0 +26.4 +26.8 +30.7 +70.3 +15.9 +11.7 -5.8 +6.3
255, 832 35, 414 2, 885, 000 37, 727 22, 893 708, 622 58, 502 327, 835 1, 062, 692 96, 667	48. 31 22. 01 64. 33 13. 29 30. 56 40. 49 (10) 48. 50 34. 98 41. 76	+5.2 +4.1 +5.8 +3.8 +9.2 +5.5 (10) +19.9 +5.3 +8.0	+5.3 +9.8	+7.8 +15.7 +26.7 +2.8 +15.4 +35.5 (10) +62.2 +42.4 +16.6	+42.4 +41.3 +69.7 +18.4 +36.7 +68.9 +13.5 +72.6 +79.2 +17.3
50, 110 20, 664 8 13, 200 8 55, 000 92, 631 17, 216 58, 948 609, 871 64, 753	11, 96 24, 25 53, 92 27, 03 18, 59 53, 11 13, 99	+.3	+6.6 +4.4 +6.1 +21.0 +2.9	+19. 4 -25. 8 +4. 4 +41. 6	+13.5 +24.7 +55.2 -25.8 +13.1 +54.7 -2.9 +52.8
	50, 110 20, 664 513, 200 55, 000 92, 631 17, 216 53, 948 609, 871	50, 110 11, 96 20, 664 24, 25 13, 200 92, 631 53, 92 17, 216 27, 03 58, 948 18, 59 609, 871 53, 11 64, 733 13, 99 190, 593 41, 13	50, 110 11, 96 +2.8 20, 664 24.25 +.5 13, 290 6 15, 600 92, 631 53, 92 +1.9 17, 216 27, 03 +.3 83, 948 18, 59 +2.8 609, 871 53, 11 +13, 2 64, 753 13, 99 +3 190, 593 41, 13 +5, 3	50, 110 11.96 +2.8 +3.5 20, 664 24.25 +.5 +1.0 13, 200 92, 631 53.92 +1.0 +6.6 17, 216 27.03 +3 +4.4 83, 948 18.59 +2.8 +6.1 609, 871 53.11 +18.2 +2.1 64, 733 13.99 +.3 +2.9 190, 593 41.13 +5.3 +7.3	50,110 11.96 +2.8 +3.5 +31.6 20.664 24.25 +.5 +1.0 +18.0 8 13,200 664 24.25 +.5 +1.0 +18.0 9 55,000 92.631 53.92 +1.0 +0.6 +19.4 17,216 27.03 +3 +4 +25.8 83,948 18.59 +2.8 +6.1 +4.4 609.871 8.59 +2.8 +6.1 +4.4 604.763 13.99 +.3 +2.9 +13.5 190,593 41.13 +5.3 +7.3 +.6

1 For definitions of terms see the Bulletin, July 1945, pp. 27-28. All data

a subject to revision.

Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey.

State program only: excludes program administered by local officials.

Based on actual reports including an estimated \$6 percent of cases and pay-

ments.

*Based on actual reports intending and cases receiving assistance in kind only and, of Excludes assistance in kind and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

*Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

*Excludes a few cases and small amount of local funds not administered by State agency.

*Includes cases receiving medical care only.

*Excludes estimated duplication between programs; 1,810 cases were aided by county commissioners and 3,759 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases not computed.

Table 4.—Aid to the blind: Recipients and payments to recipients, by State, December 1946 1

		Paymer recipie	nts to	Per	rcentage o	change f	rom—
State	Num- ber of recip-	Total	Aver-		nber 1946 n—		nber 1945 n—
	ients	amount	age	Num- ber	Amount	Num- ber	Amount
Total	76, 688	\$2, 812, 098	\$36. 67	+0.7	+1.8	+7.3	+17.4
Total, 47 States 2	59,878	2, 171, 866	36. 27	+.8	+2.1	+7.6	+21.1
Ala Ariz Ark Calif Colo Conn Del D. C Fla Ga Ga Ga	425 139 92 204	18, 667 34, 443 29, 884 360, 190 15, 714 5, 557 2, 592 8, 740 93, 423 40, 884	20, 16 58, 48 22, 69 58, 00 36, 97 39, 98 28, 17 42, 84 37, 00 18, 83	+1.8 +3.0 +2.8 +.3 -1.4 7 (3) 5 +.6 +.7	+2.4 +2.9 +1.2 +.3 7 +2.1 (3) 7 +.8 +6.1	+17.1 +25.9 +15.9 +12.9 -3.8 +3.0 (3) +5.7 +9.5 +7.7	+47.8 +57.4 +42.4 +13.0 -2.7 6 (*) +15.9 +32.2 +39.9
Hawaii Idaho Ill Ind Iowa Kans Ky La Maine Md	4, 893	2, 273 9, 285 186, 133 59, 274 51, 071 43, 218 28, 897 41, 663 25, 954 16, 743	34, 97 45, 74 38, 04 30, 92 41, 15 38, 66 18, 17 29, 16 33, 93 35, 85	(5) +2.0 6 0 +.2 +2.2 1 +1.3 9 +.6	(3) +1.6 +1.8 +2.9 +.6 +3.3 +.1 +1.2 +.3 +1.6	(3) +2.0 -4.0 5 +2.6 +6.9 +2.2 +4.8 -5.3 +8.1	(3) +35.7 +5.4 +4.6 +14.5 +26.2 +41.9 +15.2 +2.5 +22.0
Mass Mich Minn Miss	1, 135 1, 369 942 1, 864	56, 085 55, 091 40, 138 43, 956	49. 41 40. 24 42. 61 23. 58	+.4 +.9 1 +3.0	+1.5	+12.6 +7.5 6 +27.8	+20.8 +20.8 +7.9 +33.6
Mo Mont Nebr Nev N. H	4 2, 880 366 453 27 293 573	4 86, 400 14, 464 17, 012 1, 126 10, 556 23, 638	39. 52 39. 52 37. 55 (3) 36. 03 41. 25	0 +.4 (3) 0 +.5	+.3 +.6 (3) +.9 +.7	+8.6 +4.1 (3) +5.4 +7.7	+22.1 +20.8 (3) +20.8 +28.3
N. Mex. N. Y. N. C. N. Dak Ohio Okla. Oreg. Pa R. J. S. C.	272 3, 216 2, 706 123 3, 157 2, 214 382 15, 998 123 1, 107	10, 844 167, 864 61, 000 4, 674 106, 636 94, 889 20, 303 652, 706 4, 774 25, 893	39, 87 52, 20 22, 54 38, 00 33, 78 42, 86 53, 15 59, 75 38, 81 23, 39	+1.1 +1.9 +1.2 +3.4 +.4 +1.8 +.5 +.4 8 +.9	+9.4 +5.8 +10.3 +1.9 +1.7 +3.0 +.6 +3.0	+15.3 +5.9 +11.5 +12.8 +3.8 +16.6 +2.1 +7.1 +13.9 +14.2	+61. 5 +30. 7 +24. 7 +26. 0 +26. 1 +37. 6 +13. 2 +7. 0 +33. 7 +28. 6
S. Dak Fenn Fex Utah Vt Wash W va W va W va	218 1, 639 5, 128 143 172 1, 060 647 859 1, 309 113	6, 376 37, 482 149, 810 7, 363 5, 725 22, 302 40, 197 18, 813 45, 710 5, 666	29. 25 22. 87 29. 21 51. 49 33. 28 20. 86 62. 13 21. 90 34. 92 50. 14	+2.3 +1.0 +.9 -2.7 6 +1.2 +.3 +.1 3 +2.7	+.5 7 +2.0	+4.3 +5.9 +12.9 +6.7 +3.6 +11.4 +8.6 +5.8 -4.9 -2.6	+27. 4 +21. 6 +31. 1 +34. 7 +11. 3 +21. 6 +18. 5 +20. 2 +9. 6 +18. 8

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

¹ Under plans approved by the Social Security Administration.

² Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

³ Estimated.

⁴ Estimated.

⁵ Represents statutory monthly pension of \$30 per recipient; excludes payment for other than a month.

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for aid to dependent children, 19.5 percent.

The average payment for aid to dependent children increased relatively more than the averages for the other types of assistance—partly because the number of persons per case is larger in aid to dependent children than in old-age assistance and aid to the blind. For all types of assistance, amounts provided for food and clothing were raised more generally than

were amounts for other consumption items. As the number of persons per case increases, the amounts provided for these items comprise larger proportions of the total. If increases per person in amounts provided for these items are equivalent in all programs, payments for aid to dependent children may be expected to increase by larger percentages than those for the other types of aid.

Changes in payments varied widely

among the States as shown below:

Percentage increase in average payments	Number of States						
December 1945- December 1946	OAA	ADC 1	AB 1				
Less than 10	12 24 12 2	12 13 17 4	12 19 9 4				

¹ Averages not computed for States with fewer than 100 recipients; average for aid to the blind decreased in one State.

Table 5.-Aid to dependent children: Recipients and payments to recipients, by State, December 19461

	Number of	recipients	Payments to	recipients			Percentage c	hange from-		
					No	vember 1946 i	in-	De	cember 1945 i	n—
State	Families	Children	Total amount	A verage per family	Numb	er of—		Number of—		
					Families	Children	Amount	Families	Children	Amount
Total	346, 235	885, 227	\$21, 545, 133	\$62, 23	+2.7	+2.7	+5.6	+26.2	+26.2	+50.
Total, 50 States 2	346, 191	885, 135	21, 543, 689	62. 23	+2.7	+2.7	+5.6	+26.2	+26.2	+50.
Alabama Alaska Arizona Arkansas California Colorado Connecticut Delaware District of Columbia Florida	7, 443 194 2, 053 5, 264 8, 936 3, 909 2, 771 248 1, 090 7, 445	20, 727 441 5, 949 14, 134 22, 171 10, 652 6, 906 706 3, 317 18, 437	236, 153 8, 444 105, 881 199, 516 829, 094 263, 305 257, 755 22, 395 80, 008 262, 712	31. 73 43. 53 51. 57 37. 90 92. 78 67. 36 93. 02 90. 30 73. 40 35. 29	+2.5 +18.3 +3.8 +3.9 +3.1 +1.7 -1.3 -2.0 +7.3 +1.0	+2.5 +18.2 +3.0 +3.5 +3.0 +1.3 -1.7 -1.4 +5.6 +1.0	+1.9 +12.5 +2.9 +2.5 +2.7 +2.8 -1.3 -1.2 +8.7 +.8	+30.5 (3) +37.6 +32.4 +32.2 +18.1 +20.8 -13.6 +61.2 +17.8	+30. 7 (a) +37. 9 +34. 1 +30. 2 +16. 9 +20. 6 -14. 7 +55. 7 +17. 4	+50. (5) +77. +88. +42. +32. +322. +72. +22.
Georgia. Hawaii Idaho	5, 670 753 1, 601 22, 308 7, 080 3, 820 4, 113 7, 080 10, 182 1, 756	14, 538 2, 316 4, 192 54, 883 17, 313 9, 718 10, 443 18, 193 26, 491 5, 031	190, 883 62, 707 126, 093 1, 836, 928 275, 745 128, 998 284, 179 296, 830 466, 450 150, 820	33. 67 83. 28 78. 76 82. 34 38. 95 33. 77 69. 09 41. 93 45. 81 85. 89	+3.3 +3.7 +3.1 +1.0 +1.1 +1.8 +4.2 +6.8 +2.5 +3.3	+3.0 +2.7 +3.0 +.9 +1.1 +1.8 +4.0 +6.3 +2.8 +3.6	+7.3 +9.9 +3.8 +9.1 +1.6 +2.0 +4.6 +6.1 +2.5 +7.0	+41. 9 +40. 5 +30. 4 +10. 9 +17. 5 +20. 1 +35. 9 +35. 6 +12. 1 +24. 5	+44. 5 +41. 3 +25. 3 +12. 9 +22. 1 +20. 3 +35. 1 +29. 2 +12. 8 +26. 5	+88.2 +75.2 +80.1 +44.0 +23.6 +23.1 +76.6 +164.3 +31.1 +54.2
Maryland Massachusetts Michigan Minnesota Mississippi Mississippi Missouri Montana Nebraska Nevada New Hampehire	4, 409 8, 454 18, 049 5, 408 4, 364 16, 969 1, 526 2, 895 44 1, 000	12, 628 20, 939 43, 053 13, 858 11, 493 44, 413 4, 068 6, 883 98 2, 565	213, 987 794, 098 1, 400, 550 299, 190 114, 792 631, 835 95, 144 224, 378 1, 444 77, 514	48. 53 93. 93 77. 60 55. 32 26. 30 37. 23 62. 35 77. 51	+5. 1 +1. 3 +2. 4 +2. 0 +4. 4 +2. 1 +3. 7 +3. 2 (1) +2. 8	+5. 2 +1. 0 +2. 1 +2. 1 +4. 8 +1. 8 +3. 2 +3. 1 (3)	+5.0 +1.9 +1.9 +2.7 +4.7 +1.9 +5.2 +4.4 (4)	+34. 7 +12. 9 +29. 2 +15. 9 +42. 5 +39. 0 +18. 9 +30. 8	+33.8 +12.4 +28.1 +17.4 +43.7 +38.3 +23.0 +31.1 (9) +19.7	+70.9 +24.7 +47.2 +23.2 +43.4 +45.2 +46.7 +64.9
New Jersey New Mexico New York North Carolina North Carolina North Dakota Dhio Dklahoma Pregon Pennsylvania Rhode Island	3, 793 3, 109 32, 980 6, 927 1, 548 8, 729 23, 611 1, 588 36, 157 1, 992	9, 638 8, 164 79, 090 19, 353 4, 253 23, 963 57, 224 4, 042 93, 339 5, 000	270, 749 148, 172 3, 391, 524 226, 719 108, 739 561, 707 1, 066, 890 152, 589 2, 645, 818 141, 760	73. 75 47. 66 102. 84 32. 73 70. 24 64. 35 45. 19 96. 09 73. 18 71. 16	+1.3 +2.2 +2.9 +1.9 +1.1 +3.6 +3.3 +4.0 +2.4	+1.6 +2.3 +2.7 +3.7 +1.5 +1.4 +3.4 +4.0 +3.9 +2.3	+6.2 +2.3 +17.4 +7.6 +4.2 +1.4 +3.4 +3.3 +3.4 +2.9	+14.0 +19.1 +34.1 +12.4 +12.7 +14.3 +44.8 +28.7 +40.2 +31.9	+13. 9 +18. 6 +31. 9 +17. 7 +11. 5 +14. 8 +44. 3 +33. 9 +36. 4 +29. 2	+30.3 +53.4 +69.0 +37.0 +41.1 +28.0 +87.2 +50.6 +55.8 +38.2
South Carolina South Dakota Tennessee Texas Texas Termoni Firginia Washington West Virginia Wisconstin Wyoming	4, 772 1, 850 12, 352 11, 330 2, 240 638 3, 981 6, 107 8, 713 6, 613 371	12, 906 4, 550 32, 865 28, 314 6, 068 1, 739 11, 553 14, 929 24, 264 16, 380 1, 043	128, 641 85, 086 433, 372 309, 014 226, 630 28, 639 144, 808 650, 222 336, 128 518, 729 31, 379	26. 95 45. 99 35. 09 27. 27 101. 17 44. 89 36. 37 106. 47 38. 58 78. 44 84. 58	+2.5 +1.3 +1.0 +3.7 +.9 +2.2 +3.6 +3.1 +3.1 +.5 +3.9	+2.7 +1.0 +1.3 +4.1 +1.9 +3.5 +4.4 +3.1 +3.1 +5 +4.4	+2.5 +1.2 +1.1 +1.1 +3.8 +5.5 +4.8 +5.0 +3.3 +1.6 +3.6	+23. 1 +24. 4 +10. 2 +13. 7 +18. 9 +10. 6 +10. 3 +50. 1 +20. 9 +13. 5 +27. 1	+13. 7 +24. 8 +11. 2 +27. 0 +19. 7 +15. 4 +12. 8 +48. 6 +20. 4 +15. 9 +26. 1	+44. 1 +48. 9 +26. 5 +44. 9 +62. 7 +40. 9 +20. 5 +68. 3 +51. 2 +45. 6 +79. 8

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by the Social Security Administration.
³ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

Whether increases in payments have been large enough to enable recipients to meet minimum needs at prevailing prices depends on the adequacy of the previous payments as well as on the size of the increases during 1946. Substantial percentage increases in average payments have occurred in a number of States which, even at the end of the year, did not meet 100 percent of need for any re-

For both old-age assistance and aid to the blind, in the seven States with the lowest average payments in December 1946, State policy still provided for making payments which represented general reductions from need as determined, or permitted counties to make reductions if necessary. Similar policies, prompted by inadequate funds, were in effect in five of the States giving less than \$35 per family for aid to dependent children and in as many additional States with average payments between \$35 and \$50. In a few other States, State maximums reduced average payments to equally low amounts (tables 2-4).

Although the disparity between the cost of living and assistance payments

is greatest in the States with low average payments, disparity occurs in other States also. In one State with payments of aid to dependent children above the national average, a study of the cost of living as related to standards of assistance at the end of 1946 showed that the combined cost of food, clothing, shelter, fuel and light, household maintenance, and personal incidentals for a mother, an incapacitated father, and two young children might be about \$130. The average assistance payment which could be given to such families was. on the other hand, about \$99.

reached record amounts in 1946 and

were primarily responsible for the sharp increase in social insurance and

related payments. About 3.8 percent

of all income payments to individuals

Social and Economic Data

Social Security and Other Income Payments

All Income Payments to Individuals

Income payments in December-\$14.6 billion-gained only 0.5 percent over the November total and were 11 percent above the amount a year earlier (table 1). The rise was the third consecutive month-to-month increase, and the December total was the largest for any month in 1946. Except for a drop in February and another in September, income payments as a whole moved upward throughout 1946. The total for the year-\$164.6 billion-was the highest on record; it was 2.5 percent above the amount in 1945 and more than double the 1940 total.

Compensation of employees, which fell 4 percent below the 1945 level, represented 65 percent of all income payments in 1946 and 69 percent of the total a year earlier. Covered wages and salaries increased 8 percent over the 1945 level, while the decline in the noncovered group amounted to 25 percent. In the noncovered group, government pay rolls fell \$11 billion (39 percent); these pay rolls represented about 58 percent of noncovered wages and salaries in 1946, while a year earlier they accounted for 71 percent of the noncovered group.

Social insurance and related payments in December remained practically unchanged from the November amount; the total for 1946, however, was more than double that in 1945.

Unemployment insurance benefits under each of the three programs

Table 1.—Income payments to individuals, by specified period, 1940-461 [Corrected to Feb. 4, 1947]

Year and month	Total	Compensa- tion of em- ployees ³	Entrepre- neurial in- come, net rents, and royalties	Dividends and interest	Public aid 8	Social insurance and related payments 4	Military and subsist ence allow- ances ⁵
			Amo	ount (in million	ns)		
1940	\$76, 210 92, 710 117, 311 143, 089 156, 721 160, 607 164, 607	\$48, 218 60, 262 79, 970 101, 813 112, 043 111, 360 107, 072	\$14, 313 18, 599 23, 933 27, 161 28, 017 29, 894 34, 712	\$9, 175 9, 761 9, 761 10, 389 11, 195 12, 304 13, 568	\$2, 675 2, 325 1, 647 997 942 990 1, 181	\$1,801 1,744 1,844 1,703 1,970 2,925 6,268	\$28 19 146 1,026 2,554 3,134 1,806
December	13, 102	8, 838	2, 537	1,073	88	371	195
January February March April May June July August September October November December	13, 069 12, 960 13, 141 13, 234 13, 421 13, 486 14, 029 14, 111 13, 804 14, 245 14, 513 14, 585	8, 648 8, 481 8, 670 8, 739 8, 747 8, 839 9, 027 9, 164 9, 143 9, 110 9, 229 9, 275	2,626 2,660 2,631 2,609 2,745 2,717 3,069 3,004 2,735 3,192 3,337 3,357	1,079 1,084 1,098 1,107 1,127 1,143 1,153 1,161 1,169 1,175 1,181	90 92 94 93 94 95 96 97 99 107 110	458 486 540 565 575 566 558 553 530 500 468 469	168 136 115 130 163 142 138 140 136 167 194
			Percentag	e distribution			
December 1945 December 1946	100. 0 100. 0	67. 5 63. 6	19. 4 23. 0	8. 2 8. 1	0.7	2.8 3.2	1. 5 1. 3

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

¹ Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, mustering-out pay, and, beginning September 1946, terminal-leave pay.

¹ Payments to recipients under ³ special public assistance programs and general assistance. For 1940-43, includes earnings of persons employed by NYA, WPA, and CCC, and value of food stamps under food stamp plan; for 1940-42, includes farm subsistence payments. subsistence payments.

⁴ Payments of old-age and survivors insurance, railroad retirement, Federal, State, and local retire-ment, workmen's compensation, veterans' pensions and compensation, State and railroad unemployment

and compensation, State and railroad unemployment insurance, and readjustment allowances to unemployed and self-employed veterans.

4 Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), subsistence allowances to veterans under the Servicemen's Readjustment Act, and veterans' bonus.

Source: Department of Commerce, Office of usiness Economics.

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in 1946 consisted of benefit payments under social insurance and related programs; in 1945, only 1.8 percent of total income was attributable to this

The trend was generally upward throughout 1946 in the other income categories, except for military and subsistence allowances, which showed intermittent gains and losses. The decline in allowances to dependents of members of the armed forces was partially offset by an upward movement in subsistence allowances to veterans in educational and training institutions. Military allowances declined from \$2.9 billion in 1945 to \$0.7 billion in 1946, while subsistence allowances increased from \$20 million in the earlier year to \$1 billion; veterans' bonus payments, which are also included in this segment, amounted to only \$15 million in 1946 in contrast to \$185 million in 1945.

Estimated Pay Rolls in Covered Employment, Third Quarter, 1946

Wage and salary payments totaled \$27.6 billion in the third quarter, 4.3 percent more than in the preceding quarter and 0.8 percent more than in the third quarter of 1945 (table 2). Covered pay rolls increased more sharply than did all wages and salaries: the offsetting declines in the noncovered group affected the rate of increase in the aggregate amount.

Pay rolls of workers covered by old-age and survivors insurance-\$20.4 billion in the third quarterwere 6.6 percent above the April-June level and 18 percent more than the amount a year earlier. The \$3 billion increase in these pay rolls over the 12-month period indicates a recovery to some extent from the slump following V-day, when mass lay-offs and elimination of overtime resulted in a sharp decrease in covered wages and salaries. Apart from a slight seasonal increase in the last quarter of 1945, it was not until the second quarter of 1946 that covered pay rolls regained their former high level: the gain was due largely to wage increases granted in the early months of 1946. In July-September 1945, covered pay rolls in commerce and industry represented 63 percent of all wages and salaries; a year later,

these pay rolls represented 74 percent of the total.

The number of small commercial and industrial firms has increased markedly during the past year; all these firms are covered by the oldage and survivors insurance program, but many are excluded by size-offirm provisions of the State unemployment insurance laws. Consequently, though the trend in pay rolls covered by State laws closely followed that of old-age and survivors insurance, relative increases were less than under the latter program. In the third quarter, earnings covered by State laws amounted to \$18.4 billion, or two-thirds of all wages and salaries. This amount was 5.6 percent above the April-June level, and 14 percent more than that a year earlier.

Pay rolls covered by railroad retirement and railroad unemployment insurance during the third quarter reached the highest point since the beginning of these programs and exceeded by 5 percent the previous alltime high of the April-June period. Compared with the amount a year

Table 2.—Estimated pay rolls in employment covered by selected programs 1 in relation to all wages and salaries, by specified period, 1938-46

	[Dat	a corrected to Ja	n. 31, 1947]		
Period	All wages and salaries ²	Old-age and survivors insurance 3	Railroad retirement 4	State unem- ployment insurance ⁵	Railroad un- employment insurance 4
		Ai	nount (in million	is)	
Calendar year: 1938	\$41, 247 44, 313 48, 707 60, 885 80, 793 102, 932 113, 031 111, 444	\$29, 028 32, 222 35, 668 45, 463 58, 219 69, 653 73, 349 71, 869	\$2,028 2,161 2,273 2,687 3,382 4,085 4,507 4,514	\$26, 200 29, 069 32, 450 42, 146 54, 796 66, 108 69, 121 67, 200	\$2,028 2,161 2,273 2,687 3,382 4,085 4,507 4,514
JanMar. AprJune July-Sept OctDec.	28, 295 28, 912 27, 412 26, 825	18, 347 18, 644 17, 328 17, 549	1, 130 1, 141 1, 136 1, 107	17, 431 17, 534 16, 142 16, 092	1, 130 1, 141 1, 136 1, 107
JanMarAprJuneJuly-Sept	25, 054 26, 478 27, 620	17, 396 19, 132 20, 403	1, 125 1, 180 1, 239	16, 030 17, 450 18, 420	1, 125 1, 180 1, 239
		Percent	of all wages and	salaries	
Calendar year: 1938	100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0 100. 0	70. 4 72. 7 73. 2 74. 7 72. 1 67. 7 64. 9 64. 5	4.9 4.9 4.7 4.4 4.2 4.0 4.0	63. 5 65. 6 66. 6 69. 2 67. 8 64. 2 61. 2 60. 3	4. 9 4. 9 4. 7 4. 4 4. 3 4. 0 4. 0
1945 VanMar	100. 0 100. 0 100. 0 100. 0	64. 8 64. 5 63. 2 65. 4	4.0 3.9 4.1 4.1	61. 6 60. 6 58. 9 60. 0	4.0 3.9 4.1 4.1
1946 anMar. AprJuneuly-Sept	100. 0 100. 0 100. 0	69. 4 72. 3 73. 9	4. 5 4. 5 4. 5	64. 0 65. 9 66. 7	4. 5 4. 5 4. 5

I Includes data for Alaska and Hawaii. Pay roll in these 2 Territories covered by State unemployment insurance programs has ranged from \$18 million a quarter.

2 Data from the Department of Commerce, the Office of Business Economics. Quarterly data have been adjusted to correct for distribution of bonus payments. Represents estimated wages and salaries paid in cash and in kind in continental United States and, in addition, Army and Navy pay rolls in all other areas. Includes employee contributions to social insurance and retirement programs. Because estimates of all wages and salaries are built up by industry groups, amount in covered and non-covered employment cannot be determined precisely. While the estimated amount in covered em-

ployment included within this total differs from pay rolls in covered employment as given in this table, the difference is so small that it does not invalidate relationship of covered pay rolls to total. Commerce estimates for all wages and salaries relate to calendar quarters; other estimates relate to pay periods ended in calendar quarters.

1 Taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program.

in excess of so, our earlier in elaphy, masses of some program.

4 Taxable wages plus nontaxable wages in excess of \$300 per month. Data for 1946 preliminary.

4 Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939. Data for 1945 and 1946 preliminary.

earlier, railroad wages and salaries in the third quarter of 1946 were up 9 percent.

Social Insurance and Related Payments

Payments in 1946.-Total disbursements reached the unprecedented level of \$5.1 billion in 1946, almost 21/2 times the amount expended in 1945 (table 3). Unemployment insurance benefits accounted for more than 66 percent of the \$3 billion increase, while retirement and disability payments accounted for 20 percent of the gain, self-employment allowances, 8 percent, and survivor benefits, 4 percent. Disbursements under the selected programs represented 82 percent of all social insurance and related payments in 1946, as estimated by the Department of Commerce, and 71 percent of the total a year earlier.

Changes in the relative importance of the different kinds of payments, though not always apparent in month-to-month comparisons, are revealed more clearly by examination of the annual totals. Largely as a result of the rapid growth of the veterans' readjustment allowance program in 1946, unemployment insurance benefits reached record levels and represented 51 percent of the payments under the selected programs, as compared with 27 percent of the total in 1945.

Two factors were primarily responsible for the rapid growth in unemployment insurance in 1946-reconversion problems, which affected all three programs, and the rapid demobilization of veterans, which reached its peak in the early months of 1946. While claims and payments under State laws rose sharply after V-day and then dropped just as rapidly in 1946 (except in the early months of the year when seasonal factors tended to keep payments on a high level), benefits under the readjustment allowance program increased more slowly and continued upward after State payments had begun to fall.

Aside from the other factors which cause differences in the State and veterans' unemployment insurance programs, benefits under the former dropped off sooner because mass layoffs from war plants occurred several months before the peak in demobiliza-

tion. As a result, commercial and industrial workers shifted to other jobs or exhausted their benefits while demobilization was still continuing, and as more and more men were released from the armed forces the number potentially eligible for readjustment allowances mounted rapidly.

unemployment insurance State benefits continued upward after V-day until January 1946, and then dropped almost continuously, but with a slight upturn in December. Veterans' unemployment allowances, on the other hand, rose until April, then turned downward, with slight increases in July and December. Beginning in March and through the rest of the year, payments each month to unemployed veterans exceeded disbursements under State laws; total allowances to veterans in 1946 amounted to \$1.5 billion, as compared with \$1.1 billion paid out by the States. The amount disbursed under State programs in 1946 was more than twice that in 1940, when the previous all-time high was reached, and exceeded the entire amount expended for this purpose during the 1942-45 period.

Self-employment allowances paralleled those for unemployment, but on a smaller scale. Self-employed veterans received \$252.4 million in 1946 and \$11.7 million a year earlier. In December, more than 1 million veterans were receiving unemployment or self-employment allowances under the GI Bill.

Retirement and disability payments continued to climb, but they accounted for only one-third of total payments under the selected programs in 1946 as compared with more than half the total a year earlier. Benefits to survivors likewise ranged above the 1945 level but accounted for only one-tenth of the total in 1946 as against one-fifth in the preceding

Retirement and survivor payments under the Social Security Act also rose in 1946. The rate of growth in retirement benefits has accelerated each year since 1944, but the relative increase in survivor benefits from 1945 to 1946 was less than any previous year-to-year gain. Many workers who had postponed their retirement during the war years were either laid

off or quit work after the Japanese surrender. The number of primary benefit awards jumped from 44,500 in the third quarter of 1945 to 64,000 in the fourth quarter, and to 75,600 in the April-June 1946 period. In the last 2 quarters of 1946, monthly retirement awards declined, but the number was far above the levels before V-day.

At the end of December, more than 1.6 million monthly benefits were in current-payment status, 27 percent more than a year earlier; primary benefits accounted for more than half the increment. Retirement and survivor benefits certified during 1946-\$230.3 million and \$130.1 millionwere up 46 and 25 percent, respectively. Monthly disability and survivor benefits to veterans and their dependents were three-fourths and one-third, respectively, more than in 1945. Railroad and civil-service benefits also gained, but the absolute and relative increases were less sharp.

Civil-Service Refunds

With the curtailment of Federal employment following V-day, thousands of employees became eligible and applied for refunds of their contributions. According to the Civil Service Commission, coverage under the Civil Service Retirement Act reached its highest point in 1945, when over 2.8 million employees were subject to its provisions. Since the end of the fighting, thousands of positions have been abolished, and coverage had declined to about 2 million in December.

The number and amount of refunds paid during the calendar years 1945 and 1946 cannot be determined exactly because monthly data on payments to civilian employees of the War Department before April 1946 are not available. Beginning July 1945, refunds were made by the War Department from an appropriation from the civil-service retirement and disability fund. In the fiscal year 1945-46, 183,500 War Department employees received \$13.9 million, but since these figures cannot be allocated to the respective calendar years, the fiscal-year totals are included in data for the calendar year 1946 and for January-June 1946 (table 4).

Probably about 1.5 million em-

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1 е ployees received a return of \$330 million in 1946, and some 948,000 employees received \$88 million in 1945.

The amount of employee contributions returned may have reached its peak in June 1946, when \$32 million

was disbursed to 209,200 former Federal employees. From July on, refunds were generally downward; the

Table 3.—Selected social insurance and related programs, by specified period, 1940-46

ITn	thousands:	data	corrected	to	Feb	12	19471

					Retire	ment, di	sability,	and surv	vivor pro	grams				Unempl	oyment in programs	surance	
			onthly re disability					Sur	vivor ber	efits						Rail-	Read- just- ment allow-
Year and month	Total			GI-11			Monthly	7		Lump	-sum #		Rhode Island sick-	State unem- ploy-	Service- men's Read-	road Unem- ploy-	ances to self-
		Social Secu- rity Act ³	Rail- road Retire- ment Act 8	Civil Service Com- mis- sion 4	Veterans Admin- istrations	Social Secu- rity Act	Rail- road Retire- ment Act ³	Veter- ans Ad- minis- tration?	Social Secu- rity Act	Rail- road Retire- ment Act ⁸	Civil Service Com- mis- sion 4	Veter- ans Ad- minis- tra- tion 9	ness com- pensa- tion 10	ment insurance laws 10	just-	ment Insur- ance Act ¹³	ployed veter- ans 13
			1					Number	of benef	iciaries							
1945 December		690. 9	172.9	92.5	1, 533. 6	597.3	4.4	697.5	13. 2	1.3	0.7	3.8	4.4	1, 318. 9	405.0	12.7	21.
1946 January February March April May June June July August September October November December		716. 7 743. 9	175. 7 177. 4	93. 7 94. 5 95. 7 96. 8 98. 0 99. 1 100. 5 101. 6 102. 7 103. 9 104. 9 106. 5	1, 714. 5 1, 866. 5 1, 984. 7 2, 069. 0 2, 130. 4 2, 179. 7 2, 203. 1 2, 237. 2 2, 262. 6 2, 287. 8	607. 8 618. 6 630. 4 641. 9 652. 7 661. 4 667. 4 673. 5 682. 8 693. 7 701. 0 707. 6	4. 4 4. 5 4. 5 4. 5 4. 5 4. 5 4. 5 4. 5	783. 3 789. 8 790. 0 804. 7 817. 4 830. 1 842. 2 849. 4	17. 8 15. 0 16. 9 17. 0 17. 3 16. 2 15. 1 15. 6 12. 9 16. 6 13. 3 15. 1	1.8 1.5 1.8 2.0 1.7 1.7 1.7 1.7 1.4 1.4 1.2 .8	2.6 1.7 1.5 1.5 2.1 2.7 2.6 2.2 2.1 1.6 1.6	4. 5 4. 0 5. 3 4. 6 5. 1 4. 2 5. 4 5. 3 6. 3 6. 0	4.5	1, 621. 0 1, 591. 8 1, 402. 4 1, 314. 9 1, 174. 1	1, 071. 1 1, 507. 2 1, 626. 1 1, 742. 7 1, 781. 5 1, 724. 3 1, 669. 2 1, 476. 3 1, 097. 5 932. 7	21. 9 40. 3 51. 0 51. 7 66. 7 74. 9 42. 6 49. 1 51. 8 57. 4 54. 9 70. 3	44. 6 63. 2 141. 6 233. 0 279. 2 261. 8 326. 8 324. 9 191. 2 156. 9 155. 4
		. 1	1		1	1		1	1	1	1		1		1		
1940 1941 1942 1943 1944 1945 1946	1, 085, 488 1, 130, 721 921, 413 1, 119, 684 2, 067, 434	55, 141 80, 305 97, 257 119, 009	125, 795 129, 707	\$62, 019 64, 933 68, 115 72, 961 78, 081 85, 742 96, 418	\$317, 851 320, 561 325, 265 331, 350 456, 279 697, 830 1, 225, 225	\$7, 784 25, 454 41, 702 57, 763 76, 942 104, 231 130, 139	\$1,448 1,559 1,603 1,704 1,765 1,772 1,817	\$105, 696 111, 799 111, 193 116, 133 144, 302 254, 238 339, 577	\$11, 736 13, 328 15, 038 17, 830 22, 146 26, 135 27, 267	\$2, 497 3, 421 4, 114 5, 560 6, 591 8, 138 9, 127	\$5, 810 6, 170 6, 108 7, 344 7, 863 10, 244 13, 992	\$3,960 4,352 4,120 4,350 4,784 5,049 7,491	\$2, 857 5, 035 4, 669 4, 606	\$518, 700 344, 321 344, 084 79, 593 62, 385 445, 866 1, 095, 476	\$4, 113 114, 955 1, 491, 294	\$15, 961 14, 537 6, 268 917 582 2, 359 39, 917	\$102 11, 675 252, 424
1945 December	302, 023	14, 736	11, 864	7, 440	76, 722	9, 065	149	26, 845	1,857	578	366	356	817	106, 625	42, 217	777	2, 111
1946 'anuary 'ebruary March April May une uly tugust eptember October Oceember	378, 906 400, 771 463, 134 475, 555 472, 458 454, 057 454, 022 441, 389 411, 237 402, 689 369, 976 369, 361	15, 339 15, 969 16, 635 17, 200 17, 690 18, 122 18, 577 19, 026 19, 379 19, 754 20, 038 20, 238	11, 997 12, 085 12, 238 12, 332 12, 388 12, 419 12, 561 12, 600 12, 565 12, 694 12, 640 12, 671	8, 421	80, 183 83, 229 92, 277 96, 965 99, 344 98, 554 94, 151 95, 803 108, 904 151, 899 131, 526 118, 389	9, 234 9, 405 9, 597 9, 777 9, 943 10, 089 10, 195 10, 300 10, 447 10, 620 10, 740 10, 843	181	26, 511 26, 246 25, 924 26, 919 27, 025 25, 986 26, 455 26, 324 30, 687 31, 501 33, 789 33, 789 34, 210	2, 539 2, 154 2, 263 2, 442 2, 461 2, 335 2, 187 2, 266 1, 892 2, 476 1, 986 2, 266	812 751 883 883 883 797 792 818 854 692 745 661 439	1, 396 908 883 942 1, 250 1, 473 1, 477 1, 213 987 1, 211 1, 180 1, 071	477 416 465 463 527 492 450 797 15 787 14 928 11 800 15 890	325 303 343 385 551 533 477 417 339 837 316	133, 246 120, 727 127, 013 110, 672 103, 889 92, 982 88, 408 78, 047 63, 216 64, 433 54, 097 59, 370	83, 322 112, 195 148, 956 160, 071 155, 175 150, 063 152, 648 148, 016 124, 082 100, 380 74, 421 81, 964	1, 351 2, 207 3, 210 8, 175 4, 238 4, 414 2, 479 3, 179 3, 409 3, 902 3, 618 4, 665	4, 484 6, 467 14, 627 25, 315 29, 060 27, 663 34, 965 34, 281 25, 359 19, 292 15, 591 15, 317

¹ Old-age retirement benefits under all acts, disability retirement benefits under the Raifroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.

2 Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated

3 Age and disability annuitants and pensioners as of last day of month. Payments represent amounts certified, minus cancellations. Widows receiving both survivor and death-benefit annuities are counted twice, but 2 or more individuals sharing I death-benefit annuities are counted as 1. Monthly payments to survivors include annuities to widows under joint and survivor elections and 12-month death-benefit annuities to widows and next of kin.

4 Retirement and disability benefits include survivor benefits under joint and survivor elections; not adjusted for suspension of annuities of persons reemployed under the National Defense Acts of June 28, 1940, and Jan. 24, 1942. Payments principally from civil-service retirement and disability fund but also include apyments from Canal Zone and Alaska Railroad retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included; see table 4, p. 40 of this issue.

4 Veterans' pensions and compensation.

4 Widow's, widow's current, parent's, and child's benefits. Partly estimated.

4 Payments of bevices are not included; see table 4, p. 40 of this issue.

5 Payments of bevices are not included; see table 4, p. 40 of this issue.

7 Payments of bevices are not included; see table 4, p. 40 of this issue.

amount of such payments.

Payments for burial of deceased veterans.

Number represents average weekly number of beneficiaries, Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. State unemployment insurance data for December 1946 partly estimated.

Il Readjustment allowances to unemployed veterans only. Number before May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month; number beginning May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month.

Il Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

Il Number of veterans and amount paid during month under the Servicemen's Readjustment Act.

If Payments to individuals: annual and lump-sum payments (amount certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security Act; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and Rhode Island sickness compensation programs and under the Servicemen's Readjustment Act.

If Pediminary estimate by the Veterans Administration

¹⁸ Preliminary estimate by the Veterans Administration. Source: Based on reports of administrative agencies.

number in July-December fell off approximately 40 percent from the January-June number, while the amount refunded was about 25 percent below that in the preceding 6 months.

Table 4.—Number and amount of civil-service refunds, by specified period, 1940-46 1

PW	45 -		- 2-
In	fTHO	IUS	MIGS

	Reft	inds
Period	Number	Amount
Calendar year: 1940. 1941. 1942. 1943. 1944. 1944. 1945. January-June July-December July-December July-December July-June	17. 8 32. 4 67. 3 204. 3 704. 2 858. 1 458. 3 399. 8 1, 590. 5 1, 052. 8 546. 7 144. 4 104. 3	\$3, 277 4, 616 6, 337 10, 809 42, 156 80, 992 35, 882 45, 111 1288, 594 140, 423 98, 112 22, 836 18, 348
September October November December	69. 9 78. 3 71. 1	12, 249 15, 716 15, 206

¹ Refunds principally from civil-service retirement and disability fund, but include also payments from Canal Zone and Alaska Raifroad retirement and disability funds administered by the Civil Service Commission.

² Excludes were Department refunds for July-

December; see for note 3.

Includes \$13,926,000 refunded during the fiscal year ended June 30,1946, to 183,500 civilian employees of the War Department; monthly data before April 1946 not available.

Source: Civil Service Commission.

The Budget for 1947–48 Appropriations

In the closing days of its last session, the Seventy-ninth Congress passed considerable legislation affecting social security financial opera-The changes are reflected in the higher appropriation estimates for social security programs for the fiscal year 1947-48 and also in higher estimates of expenditures in 1946-47 than those provided for in the original appropriations for the year. In addition to the \$606 million made available to the Social Security Administration for 1946-47 by the last Congress, it is estimated in the 1948 budget that supplemental appropriations of \$133 million will be necessary; this would raise the total sum appropriated for use in the current fiscal year to \$740 million. The estimated appropriations for 1947-48 are 2 percent larger than this sum

The budget submitted by the President to Congress in January recom-

Table 5.—Appropriations to the Social Security Administration, fiscal years 1946-47 and 1947-48

IIn	6 bee	****	 1-5

(sax	thousands				
Item	Actual (as of Dec. 31, 1946)	Estimated supplemen- tal required	Estimated total	1947–48 estimated total	
Total, Social Security Administration	11, 350	\$133, 323 128, 425 6, 459 91, 732 2, 084 28, 150	\$739, 738 700, 134 55, 504 490, 432 13, 434 102, 100 11, 000 7, 500 3, 500 16, 664 39, 574	\$753, 72 707, 58 57, 58 502, 11 13, 65 109, 22 11, 00 7, 50 3, 50 45, 14	

¹ Includes appropriations in the regular appropria-tion acts and in the First Supplemental Appropria-tion Act, 1947, and appropriations to the Federal Security Agency and to the Department of Labor, later transferred to the Social Security Administra-tion.

2 Represents maximum grants authorized by the Social Security Act amendments of 1946; actual amounts in the Labor-Federal Security Agency Appropriation Act of 1947 were \$12,705,000, \$8,467,500, and \$4,127,500.

Source: The Budget of the United States Government for the Fiscal Year Ending June 30, 1948.

mends total appropriations of \$754 million for use in the fiscal year 1947-48 in carrying out Social Security Administration programs. Of this sum, \$708 million represents Federal grants to States, and \$45 million represents administrative expenses of the Social Security Administration. In addition, \$1.3 billion is expected to be paid out from the two social security trust funds for old-age and survivors insurance and unemployment insurance combined.

The 1947-48 total of estimated appropriations is \$147 million more than the sum originally appropriated for the same purposes for use in the previous fiscal year. Chiefly responsible for this 24-percent rise is the temporary increase in Federal grants to States for public assistance enacted by the 79th Congress. Until September 30, 1946, the Federal Government matched equally within prescribed limits the payments made by the States to needy individuals for oldage assistance, aid to dependent children, and aid to the blind and, in addition, paid a portion of the administrative costs of these programs. The 1946 amendments to the Social Security Act, which became law on August 10, 1946, substantially increases the Federal contribution toward these programs until December 31, 1947. The original appropriations for 1946-47, which did not make provision for this increased aid to the States, are expected to fall short by

\$122 million of the total amount required during the current fiscal year for payments to the States (table 5). Of this amount, \$92 million additional is required for old-age assistance, raising total appropriations for this purpose to \$490 million, or 23 percent more than the original 1946-47 appropriation. Grants for aid to dependent children will require an additional \$28 million, boosting the total for 1946-47 to \$102 million, or 38 percent more than initially appropriated. The \$11 million originally appropri-

Table 6.—Social insurance tax collections, fiscal years 1945-46, 1946-47, and 1947-48

(In millions)

1 -11
Actual.
1945-46
\$2, 358
2, 049
1, 238
528 283
309
129
180

¹ Represents employee and Government contribu-tions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds. ² Represents the 10 percent of railroad unemploy-ment insurance contributions shown as a receipt item in the budget and the 90 percent of collections deposited by the Railroad Retirement Board in the railroad unemployment insurance account of the unemployment trust fund.

Source: The Budget of the United States Govern-ment for the Fiscal Year Ending June 30, 1948.

ated for aid to the blind will need to be increased by an estimated 18 percent to \$13 million.

Contributing to the estimated increase in costs during 1947–48 is an expected rise in case loads and average payments. During the war the trend in the number of recipients was generally downward. However, beginning in the fiscal year 1946 the trend was reversed, and the continuing rise which has developed in 1946–47 is expected to extend through 1947–48. The average amounts of payments to individuals have also been steadily increasing and the rise is expected to continue through the fiscal year 1947–48.

The estimated appropriations for the coming fiscal year also reflect the larger sums authorized by the 1946 amendments for grants to States for maternal and child health services, services for crippled children, and child welfare services. The amendments to title V of the act raised total authorizations for the three grants from \$11 million to \$22 million annually. Under the President's Reorganization Plan No. 2 of 1946, the Children's Bureau, which administers these grants, was transferred from the Department of Labor to the Federal Security Agency and established as a bureau in the Social Security Administration.

As in previous years, the bulk of the recommended appropriations to the Social Security Administration is for grants to the States; for 1947-48, grants represent 94 percent, with the remaining 6 percent allocated for administrative expenses. Recommended appropriations for old-age assistance grants alone amount to \$502 million, representing approximately two-thirds of the total.

Total recommended grants to States for 1947-48 are \$9 million, or 1 percent, higher than the sum of the appropriations already made for 1946-47 plus the supplemental appropriations requested. With one notable exception, the appropriation recommended for each type of grant is the same as or more than in 1946-47 (table 5). Recommended appropriations for emergency maternity and infant care grants administered by the Children's Bureau are only \$3 million, in contrast to \$17 million for the current fiscal

Table 7.—Social security trust fund operations, fiscal years 1945-46, 1946-47, and 1947-48

fra seminary 1			
*	Actual.	Estin	nated
Item	1945-46	1946-47	1947-48
Old-age and survivors insurance trust fund Receipts	\$1,386.0	\$1, 533. 1	\$2, 193, 3
	1,238.2	1, 370. 0	2, 003, 0
	147.8	163. 1	190, 3
Expenditures Bonefits Administrative expenses	357. 9	478. 4	589. 7
	320. 5	436. 0	543. 0
	37. 4	42. 4	46. 7
Net addition to fund	1, 028. 0	1, 054. 7	1, 603. 6
	7, 641. 4	8, 696. 1	10, 299. 7
	1, 002. 5	1, 080. 3	1, 604. 2
Receipts. Deposits by States Deposits by Balroad Retirement Board. Transfers from railroad unemployment insurance administration fund	1, 279. 3	1, 261. 7	1, 413.7
	1, 009. 9	977. 0	1, 124.0
	116. 2	128. 7	114.3
	9. 6	9. 2	9.4
	143. 6	146. 8	166.0
Expenditures Withdrawals by States Benefit payments, railroad unemployment insurance account	1, 145. 5	835. 5	749. 0
	1, 128. 3	800. 0	700: 0
	17. 2	35. 5	49. 0
Net addition to fund	133. 9	426. 2	664. 7
	7, 449. 1	7, 875. 3	8, 540. 2
	101. 8	440. 4	664. 7

¹ Totals derived from unrounded figures and may differ slightly from sums of rounded figures.

year. This program is scheduled for liquidation beginning with the fiscal year 1948, and the sharply reduced appropriation estimate represents liquidation expenses.

One new expenditure item is contained in the 1947-48 estimates as a result of the provision for reconversion unemployment benefits for seamen in title XIII of the 1946 amendments. It is estimated that \$994,000 will be required for the payment of Federal benefits to seamen employed on Government-controlled ships before such workers are covered under State unemployment insurance laws.

The grand total of \$754 million recommended for appropriation to the Social Security Administration for 1947-48 represents about 2 percent of all proposed Federal appropriations for that year.

Social Insurance Contributions

While receipts of the Federal Government are expected to decline in both fiscal years 1947 and 1948, the budget estimates an increase in social insurance tax collections as a whole (table 6). A larger volume of taxable pay rolls is anticipated in the fiscal year 1946-47, while higher tax rates are expected to boost collections further in 1947-48. Budget estimates of social insurance taxes as a group are

Source: The Budget of the United States Government for the Fiscal Year Ending June 30, 1948.

\$2.5 billion in 1946–47 and \$3.2 billion in 1947–48, as compared with \$2.4 billion collected in 1945–46. The revenue from this group of taxes in 1947–48 would represent 8 percent of all Federal budgetary receipts; in 1945–46 this ratio was 5 percent.

Federal insurance contributions are expected to reach more than \$2 billion in 1947-48, principally because of the increase in the contribution rate from 1 percent to 21/2 percent each on employers and employees required by existing law to become effective on January 1, 1948. Federal unemployment tax collections are expected to increase slightly to \$191 million. Collections under the Carriers Taxing Act are expected to increase by about \$100 million (26 percent) in the fiscal year 1947-48, largely as a result of scheduled increases in tax rates. The only anticipated sizable decline in social insurance contributions is under the three Federal employees' retirement acts. as a result of declines in Government personnel.

Trust Fund Operations

Estimates of future trust fund operations contained in the 1948 budget indicate a greater increase in the assets of both social security trust funds than took place in the fiscal

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year 1945-46. Assets of the old-age and survivors insurance trust fund are expected to increase by \$1.1 billion to \$8.7 billion in 1946-47 and by \$1.6 billion to \$10.3 billion in 1947-48; in 1945-46 the net addition to the fund's assets amounted to \$1.0 billion (table 7). The large excess of receipts over expenditures in 1947-48 will be primarily the result of the higher contributions expected from the higher tax rates scheduled to go into effect on January 1, 1948. Benefit payments from the fund are expected to continue their steady growth and to reach \$543 million in 1947-48, as compared with \$321 million in 1945-46. The larger volume of benefit payments is expected to be more than offset by higher receipts, however, so that it is estimated that the fund will acquire \$1.1 billion of new investments in 1946-47 and an additional \$1.6 billion of new investments in 1947-48.

With respect to the unemployment trust fund, a drop is anticipated in withdrawals by the States for the payment of unemployment benefits. In 1945-46, withdrawals amounted to \$1.1 billion; they are estimated to decline in 1946-47 to \$800 million and further to \$700 million in 1947-48. While these expenditures of the fund are declining, deposits by the States in the fund are expected to rise. From \$1.0 billion in 1945-46, a decrease to \$977 million is estimated for 1946-47, and in 1947-48 they are expected to total more than \$1.1 billion. As a result, an increase of about \$425 million in the fund's assets is anticipated in 1946-47, and one of about \$665 million is forecast in the following fiscal year-in contrast to a rise of only \$134 million in 1945-46. Total assets of the fund at the end of 1947-48 are estimated at \$8.5 billion.

Financial Operations in 1946

The effects of reconversion during 1946 on the two social security trust funds were most evident in the sums expended for benefit payments. Withdrawals by States from the unemployment trust fund for unemployment benefits totaled over \$1 billion. Benefit payments from the old-age and survivors insurance trust fund reached \$378 million; they increased by almost as much in 1946 as in the 2 preceding years combined.

Unemployment Trust Fund

During 1946 the States as a group withdrew more from their accounts in the unemployment trust fund than they deposited-the first year since the passage of the Social Security Act that this has occurred (table 11). In 8 of the 12 months of the year some investments of the fund had to be redeemed to meet current withdrawals. The States withdrew the unprecedented sum of \$1.1 billion during the year, while depositing only \$900 million. The difference was only partly offset by the \$130 million interest on investments in Government securities credited to State accounts.

At the close of the year the sum of the balances in all State accounts was \$6.8 billion, approximately \$60 million less than on January 1, 1946. The combination of high deposits and low

withdrawals which had characterized the 2 preceding years and made possible large increases in State balances was conspicuously absent in 1946. In 1945, when withdrawals were \$462 million, the States were able to add \$818 million to their accounts; in 1944, with withdrawals of only \$63 million, their accounts increased by \$1.3 billion.

Withdrawals for benefit payments began to increase sharply in the months after V-day and reached their peak in February 1946, when they amounted to \$136 million. They declined fairly steadily thereafter and by December were down to \$55 million. During the first half of the year. withdrawals averaged \$118 million per month, but they declined to \$66 million per month in the second half.

While annual expenditures from the fund thus were higher than previously, annual deposits showed a decline. The States deposited \$916 million in their accounts during the year, 21 percent less than in 1945. Deposits in the

Table 8.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1945-47 1

- 13	n	th	011	RR.	nd	3

	Fiscal ye	ar 1945-46	Fiscal year 1946-47		
Item	Appropriations 3	Expendi- tures through December 3	Appropriations 3	Expendi- tures through December 3	
Total	\$908, 828	\$430, 709	\$1,013,531	\$585, 523	
Administrative expenses	31, 833	18, 650	34, 822	23, 818	
Federal Security Agency, Social Security Adminis- tration 4. Department of Commerce, Bureau of the Census. Department of the Treasury 4.	31, 688 145	14, 101 48 4, 501	34, 672 150 (*)	18, 954 70 4, 794	
Grants to States	556, 485	267, 410	571, 709	359, 462	
Unemployment insurance administration. Old-age assistance. Aid to the blind. Aid to dependent children. Maternal and child health services. Services for crippled children. Child welfare services. Emergency maternity and infant care.	7 58, 121 441, 000 5, 820 3, 870 1, 510 46, 164	26, 486 183, 255 5, 221 27, 459 2, 634 1, 872 655 19, 828	49, 045 484, 000 111, 000 7, 500 3, 500 16, 664	31, 368 253, 123 7, 341 54, 235 2, 579 2, 483 1, 069 7, 264	
Benefit payments, old-age and survivors insurance	9 320, 510	9 144, 649	10 407, 000	9 202, 243	

i Transfer of the Children's Bureau to the Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by the Children's Bureau (maternal and child health services, services for crippled children, child wellare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

I Excludes unexpended balance of appropriations for preceding fiscal year.

I Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

Represents appropriations and expenditures for salaries and allotments and expenditures from the Federal Security Agency and the Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

penalty mail, and traveling expenses.

Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed

from old-age and survivors insurance trust fund to general fund of the Treasury.

§ Not available because not separated from appro-priations for other purposes.

§ Includes \$1,078,965 transferred from the Depart-

^{*}Includes \$1,076,965 transerred from the Department of Labor as reimbursement for expenditures for employment office facilities and services.

* Maximum grants authorized by the Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

* Actual payments from old-age and survivors insurance trust fund.

¹⁶ Estimated expenditures as shown in 1946-47

Source: Federal appropriation acts and 1946-47 budget (appropriations); Daily Statement of the U. S. Treasury and reports from administrative agencies (expenditures).

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first quarter of 1946 were 26 percent less than in the first quarter of 1945, but in the last quarter of the year deposits were only 9 percent less than in October-December 1945. An additional source of income for State accounts was their share of the interest earned by the fund. As in previous years, the amount credited in 1946 (\$130 million) did not represent the actual interest earned during the year because of delays in crediting. Thus, \$56 million of interest earned in 1946 was not credited until January 3, 1947.

The railroad unemployment insurance account in the fund also experienced a sharp rise in benefit payments in 1946, although its assets continued their steady growth. The Railroad Retirement Board deposited \$122 million, while benefits paid totaled \$39 million. Interest of \$13 million was credited to this account. Deposits were slightly higher than in 1945, but benefits were about 20 times those paid out in the earlier year. Benefit payments increased steadily, from \$1.1 million in January to \$4.6 million in December.

Investments of the unemployment trust fund increased by only \$56 million during the year, as compared with an increase of more than \$900 million in 1945. That this fund was able to show any excess of acquisitions over redemptions for the year as a whole was due largely to the fact that deposits by States in November were approximately \$100 million more than their withdrawals, thus permitting the purchase of \$100 million of Government securities. Redemptions of securities during the year to meet withdrawals totaled \$355 million. An additional \$6.638 million of 178-percent certificates of indebtedness matured on June 30, and the proceeds were used to acquire similar certificates maturing June 30, 1947. Redemptions plus certificates maturing during the year amounted to \$6,993 million, while acquisitions of new securities totaled \$7,049 million. Apart from the certificates maturing, the bulk of the redemptions was made during the first half of the year. while most of the purchases of securities were made in the second half.

Of the new certificates acquired. \$255 million are to yield interest of 2 percent. The average interest

rate on the interest-bearing public debt rose above 2 percent in July, and special obligations issued to the two trust funds since then have carried interest of 2 percent. The 1%-percent interest rate had been in effect since April 1943. The computed average interest rate on all of the fund's investments rose during the year from 1.934 percent to 1.938 percent, largely as a result of the higher rate on new special issues.

Very little change occurred in the types of securities comprising the fund's portfolio during the year. All investment transactions were in either 1%-percent or 2-percent special certificates of indebtedness. At the beginning of the year, special shortterm certificates represented 90.5 percent of the fund's investment holdings, with the remainder consisting of 2½-percent regular Treasury bonds. At the end of 1946 the \$6,854 million

of special certificates represented 90.6 percent of the total of \$7,564 million invested in Government securities; 21/2-percent Treasury bonds represented 9.4 percent of this total.

Total assets of the fund, which equal the sum of the balances in State accounts and in the railroad unemployment insurance account, showed a small increase of \$48 million for the year. The increase of \$106 million in the railroad unemployment insurance account more than offset the decline of \$58 million in State accounts.

Social Insurance Contributions

The total amount received from employers and employees under the Federal Insurance Contributions Act in 1946 amounted to \$1,295 million, slightly more than the 1945 contributions (table 9). Contributions collected during the first half of the year were below those in the first half of

Table 9.—Contributions and taxes under selected social insurance and related programs, by specified period, 1940-46

[In thousands]

Period	Retirement,	disability, ar	nd survivors	Unemployment insurance				
	Federal in- surance con- tributions	Federal civil- service con- tributions ²	Taxes on carriers and their em- ployees	State unem- ployment contribu- tions 3	Federal un- employment taxes ⁴	Railroad un employment insurance contributions		
Calendar year: 1540 1541 1942 1943 1944 1946 6 months ended:	\$637, 275 789, 298 1, 012, 490 1, 239, 490 1, 315, 680 1, 285, 486 1, 295, 398	\$141, 126 167, 250 264, 739 432, 913 477, 196 540, 776 484, 428	\$130, 222 148, 184 193, 346 232, 247 286, 157 279, 058 315, 008	\$853, 824 1,006, 327 1, 139, 332 1, 325, 421 1, 317, 079 1, 161, 884 912, 456	\$105, 379 98, 018 123, 515 160, 921 183, 495 184, 405 175, 209	\$66, 562 73, 644 95, 524 109, 157 132, 504 130, 414 135, 613		
December 1944 December 1945 December 1946	675, 585 651, 152 708, 331	340, 826 3£4, 884 351, 265	143, 626 137, 646 170, 042	656, 092 565, 989 469, 354	30, 575 30, 436 25, 715	67, 179 65, 601 72, 089		
1945 December	6, 916	21, 664	58, 525	7, 672	770	31, 862		
January February March A pril May Une Uly A dugust September Cetaber November December	32, 819 199, 548 18, 367 60, 752 288, 945 6, 634 62, 317 284, 345 8, 339 60, 952 276, 193 7, 185	23, 692 21, 662 21, 198 21, 690 22, 049 22, 872 8 244, 223 23, 617 20, 234 16, 410 23, 754 23, 028	5, 061 3, 461 64, 561 1, 349 5, 293 65, 240 2, 257 7, 617 75, 540 2, 137 4, 720 77, 772	96, 509 95, 148 3, 607 106, 107 135, 903 5, 828 95, 266 154, 956 5, 510 92, 835 110, 630 10, 097	13, 292 106, 998 13, 576 3, 014 11, 174 1, 440 2, 245 9, 998 1, 145 2, 213 9, 325 789	76 856 31,083 54 834 30,622 65 786 35,164 138 1,159 34,776		

¹ Represents contributions of employees and employers in employments covered by old-age and sur-

ployers in employments covered by old-age and survivors insurance.

¹ Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

² Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and

beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to Janu-

Data reported by State agencies, corrected to James 1947.

Represents taxes paid by employers under the Federal Unemployment Tax Act.

Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946-47 of \$221.5 million from the Federal Government and \$1.2 million from the District of Columbia for certain District government employees.

Source: Daily Statement of the U.S. Treasury, unless otherwise noted.

1945. They were sufficiently higher in July-December than in the corresponding period of 1945, however, to raise annual collections \$10 million above the total amount collected in 1945. In the last quarter of the year. contributions of \$353 million were 18 percent higher than those in the October-December quarter of 1945.

Federal unemployment taxes for the year were \$175 million, as compared with \$184 million in 1945. Since tax payments during 1946 were based mainly on 1945 pay rolls, they reflected the decline in production in the latter part of 1945 which followed the end of the fighting.

Federal civil-service contributions dropped by 10 percent during the year as a result of the decline in Federal employment, while taxes on carriers and their employees increased by 13 percent, largely because of higher tax rates.

Old-Age and Survivors Insurance Trust Fund

This fund's receipts of \$1.4 billion in 1946 were slightly higher than those in 1945, while benefit payments of \$378 million were 38 percent higher (table 10). Assets of the fund increased by \$1.0 billion; in the preceding year they had increased by \$1.1 billion.

Receipts consisted of \$1,295 million Federal insurance contributions appropriated to the fund and \$152 million interest earned on investments. Appropriations and interest were slightly higher than in 1945, as noted above; because of delayed crediting of interest, however, the yearly amounts are not strictly comparable. An additional \$34 million earned in 1946 was not credited to the fund until January 3, 1947, and, similarly, \$15 million credited to the fund early in January 1946 had been earned in

While old-age and survivors benefit payments have increased steadily each year, the dollar increase in 1946 was \$104 million, almost as large as the dollar increase in the 2 preceding years combined. Monthly benefit payments rose from \$28 million in January to \$34 million in Decemberan increase of about 20 percent.

The net increase of more than \$1 billion in the amount of Government securities held by the fund is almost comparable to the increase in the preceding year. Purchases consisted solely of 1%-percent and 2-percent short-term special certificates of indebtedness. Obligations maturing at the end of June were made up of \$1.150 million of special 5-year Treasury notes, bearing interest from 21/4 to 21/2 percent, and \$2,156 million of 1%-percent special certificates; the proceeds from these obligations were used to acquire 1%-percent special certificates maturing June 30, 1947. Special certificates totaling \$25 million, redeemed in 3 different months to meet short-run cash requirements, raised the securities which matured or were redeemed during the year to \$3.331 million. Total acquisitions throughout 1946 amounted to \$4,356 million-all certificates of indebtedness.

Considerable change occurred in the composition of this fund's portfolio during the year. The proportion

Table 10.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-46

			[In the	ousands]					
	Rec	ceipts	Exper	ditures	Assets				
Period	Transfers and appropriations to trust fund ¹	Interest received	Benefit payments	Administrative expenses 3	Net total of U. S. Govern- ment securities acquired ²	Cash with dis- bursing officer at end of period	Credit of fund account at end of period	Total assets at end of period	
Cumulative, January 1937– December 1946. Calendar year:	\$8, 967, 846	3696, 817	\$1,306,239	\$208, 623	\$8, 078, 734	\$51,845	\$19, 222	\$8, 149, 801	
1940 1941 1942 1943 1944 1945 1946 1946 1946 6 months ended:		42, 861 56, 159 72, 271 88, 250 106, 741 134, 318 151, 502	35, 354 88, 083 130, 675 165, 938 208, 972 273, 885 378, 104	26, 203 26, 158 27, 896 29, 454 29, 201 29, 973 39, 739	581, 300 719, 900 919, 034 1, 123, 400 1, 188, 000 1, 067, 937 1, 023, 963	10, 416 16, 530 27, 382 29, 097 29, 418 44, 870 51, 845	3, 789 8, 992 5, 294 12, 527 8, 455 21, 362 19, 222	2, 030, 706 2, 761, 921 3, 688, 110 4, 820, 458 6, 004, 707 7, 120, 655 8, 149, 801	
December 1944	675, 585 651, 152 708, 331	6, 248 16, 712 20, 539	110, 598 144, 649 202, 243	12, 920 15, 941 18, 253	557, 964 508, 490 530, 000	29, 418 44, 870 51, 845	8, 455 21, 362 19, 222	6, 004, 707 7, 120, 655 8, 149, 801	
December	6, 916	7, 371	25, 678	2, 838	230, 490	44, 870	21, 362	7, 120, 658	
January February Maroh April May Lune Luly August September Dotober November December	32, 819 199, 548 18, 367 60, 752 268, 945 6, 634 62, 317 284, 345 8, 339 69, 952 276, 103 7, 185	15, 371 9, 242 26 106, 415 9, 242 00 11, 238	27, 953 27, 707 28, 589 29, 545 30, 855 31, 212 33, 333 34, 553 33, 407 33, 832 33, 529 33, 559	3, 680 2, 890 3, 679	-10, 347 180, 000 -5, 000 329, 310 290, 000 -10, 000 250, 000	44, 884 46, 163 46, 509 47, 925 48, 037 49, 167 56, 133 52, 828 56, 622 46, 303 44, 652 51, 845	48, 275 215, 538 30, 893 61, 857 295, 982 43, 527 64, 548 313, 966 1, 456 54, 273 295, 320 19, 222	7, 137, 58a 7, 306, 114 7, 301, 825 7, 329, 206 7, 563, 443 7, 641, 428 7, 896, 416 7, 915, 528 7, 896, 812 7, 929, 310 8, 168, 707 8, 149, 801	

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.
² Represents salary payments of the Bureau of Old-Age and Survivors Insur-ance, which beginning July 1946 are paid directly from the fund, and reimburse-ments to the Treasury for other administrative expenses in connection with administering old-age and survivors insurance; before July 1946, salaries of the

Bureau of Old-Age and Survivors Insurance were included with reimbursements. ³ Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

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of 1%-percent certificates of indebtedness increased significantly at the expense of intermediate-term securities bearing higher interest rates. At the beginning of the year, special certificates represented 25 percent of all obligations held, 21/2-percent Treasury bonds accounted for another 23 percent, and 17/8 to 21/2-percent Treasury notes comprised the re-

maining 52 percent. By the end of the year, 49 percent of the fund's investments were special certificates, 20 percent were 21/2-percent Treasury bonds, and only 31 percent were 1% to 21/4-percent Treasury notes. As a result of these changes, the average interest rate on the fund's securities declined during the year from 2.144 percent on January 1 to 2.046 percent

on December 31. On the latter date the fund held \$8,079 million in Government securities, of which \$3.931 million was certificates of indebtedness, \$1,638 million Treasury bonds, and \$2,509 million Treasury notes.

On December 31, 1946, the two trust funds had combined assets of \$15.7 billion, or 6 percent of the entire interest-bearing public debt.

Table 11.—Status of the unemployment trust fund, by specified period, 1936-46

[In thousands]

	m-4-1	Net total	Unexpend-		State accounts			Railroad	lunemploym	ent insuranc	e account
Period rotal as Sects at end of period ritie	ets at end mont some et and et		Deposits	Interest credited	With- drawals 2	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period 3 2	
Cumulative, January 1936-December 1946 Calendar year:	\$7, 585, 255	\$7, 564, 000	\$21,255	\$10,019,845	\$606,07S	4\$3,851,038	\$6, 774, 940	\$683, 566	\$48, 187	\$85, 182	\$810,31
1940 1941 1942 1943 1944 1944 1946 6 months ended;	1, 957, 977 2, 744, 358 3, 698, 008 5, 146, 745 6, 583, 434 7, 537, 391 7, 585, 255	436, 300 786, 700 955, 000 1, 408, 000 1, 484, 000 929, 183 55, 816	12, 677 12, 358 11, 008 51, 745 4, 434 29, 208 21, 255	860, 784 1, 008, 149 1, 138, 530 1, 328, 117 1, 316, 940 1, 160, 712 915, 787	58, 898 53, 000 68, 048 81, 864 50, 518 118, 460 130, 184	614, 814 349, 583 344, 263 77, 583 63, 153 461, 711 1, 103, 967	1, 804, 833 2, 516, 399 3, 378, 714 4, 711, 113 6, 015, 418 6, 832, 935 6, 774, 940	59, 907 66, 281 85, 973 98, 244 119, 261 117, 374 122, 053	1, 220 4, 556 6, 083 7, 409 4, 564 11, 010 13, 346	15, 449 15, 088 6, 695 1, 014 568 1, 948 39, 170	153, 14 227, 95 319, 29 435, 63 568, 01 704, 45 810, 31
December 1944 December 1945 December 1946	6, 583, 434 7, 537, 391 7, 585, 255	709,000 201,010 155,000	4,434 29,208 21,255	659, 005 563, 713 469, 592	3, 092 8, 413 8, 223	27, 082 418, 300 393, 547	6, 015, 418 6, 832, 935 6, 774, 940	60, 462 59, 041 64, 880	285 793 918	232 1,395 23,367	568, 01 704, 45 810, 31
December	7, 537, 391	-39, 990	29, 208	8, 803	4, 341	111, 228	6, 832, 935	28, 694	412	608	704, 45
January February March April May June June July October November December	7, 497, 917 7, 518, 918 7, 425, 962 7, 352, 437 7, 439, 485 7, 449, 129 7, 409, 916 7, 535, 267 7, 515, 467 7, 591, 949 7, 585, 255	-50,000 -80,000 -80,000 85,000 25,816 -50,000 -5,000 -5,000 -25,000	39, 733 60, 735 47, 779 54, 253 56, 302 40, 120 50, 916 41, 267 26, 467 27, 752 27, 949 21, 255	32, 898 157, 391 7, 780 39, 431 198, 765 9, 930 40, 043 207, 952 8, 377 42, 045 154, 350 16, 824	57, 042 15 3, 705 383 60, 816 25 3, 434 161 4, 603	134, 146 135, 621 130, 100 110, 207 109, 380 90, 966 83, 915 80, 418 59, 870 4 62, 357 51, 620 55, 367	6, 788, 730 6, 810, 515 6, 691, 900 6, 621, 507 6, 716, 892 6, 690, 672 6, 646, 825 6, 774, 359 6, 706, 150 6, 808, 890 6, 774, 940	68 782 27, 964 49 751 27, 559 740 31, 616 124 1, 043 31, 299	5, 644 1 368 40 6, 374 3 375 18	1, 081 1, 567 2, 673 3, 268 3, 119 4, 094 4, 744 2, 924 3, 733 3, 794 4, 597	709, 18: 708, 40: 734, 06: 730, 930 728, 59: 758, 448 763, 09: 780, 90: 785, 60: 785, 00: 810, 318

Includes accrued interest; minus figures represent net total of securities re-

Source: Daily Statement of the U. S. Treasury.

deemed.

Includes transfers from State accounts to railroad unemployment insurance account amounting to \$106,934,000.

Includes transfers from railroad unemployment insurance administration fund amounting to \$56,834,000.

⁴ Includes withdrawal by California of \$200,000 for temporary disability

Recent Publications in the Field of Social Security*

Social Security Administration

BUREAU OF EMPLOYMENT SECURITY. Comparison of State Unemployment Compensation Laws as of December 31, 1945. Washington: U. S. Govt. Print. Off., 1946. 190 pp. (Employment Security Memorandum No. 8, revised December 1945.) 30 cents. Presents, in outline form, significant provisions relating to coverage, financ-

ing, benefits, eligibility conditions, disqualifications for benefits, and administration.

General

"Achievements of the General Assembly." United Nations Weekly Bulletin, Lake Success, New York, Vol. 1, Dec. 31, 1946, pp. 2-19. 15 cents. Includes information on the International Refugee Organization, the International Emergency Children's Fund, and the World Health Organization, as well as on measures for reconstruction and relief in devastated

BETTELHEIM, C. "Economic and Social Policy in France." International Labour Review, Montreal, Vol. 54, Sept.-Oct. 1946, pp. 139-159. 50 cents.

A review of social insurance and family allowance programs and other measures developed to meet the economic and social problems of liberated France.

COCHRANE, WILLARD W., and GRIGG, MARY D. The Changing Composition of Family Budgets for Selected Groups of Corn Belt Farmers, 1940-42. Washington: U. S. Department of Agriculture, Bureau of Agricultural Economics, 1946. 107 pp. Processed.

An analysis of farm family budgets. classified by income and household size, and of variations in expenditures due to changed income status.

DUBLIN, LOUIS I., and LOTKA, ALFRED J. The Money Value of a Man. New York: The Ronald Press Company, 1946. Rev. ed. 214 pp. \$6.

*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

A study of the money value of the wage earner or salaried worker, with chapters on the American family, the cost of bringing up a child, income in relation to age and economic status, valuation of indemnity for personal injury and death, and the economic effects of disability and illness.

INTERNATIONAL LABOR OFFICE. International Labour Conference, Twenty-Ninth Session, Montreal, 1946. Director's Report. Montreal: The Office, 1946. 113 pp. (Report I.) 60 cents.

Includes a review of the activities of the ILO during the past year and a survey of the employment organization and policy in various countries.

MATSCHEK, WALTER. "Railroad Social Insurance." Survey Midmonthly, New York, Vol. 82, Dec. 1946, pp. 316-318. 30 cents.

Describes the new legislation which liberalizes "the most comprehensive social insurance system in the United States."

NATHAN, ROBERT R., and GASS, OSCAR. A National Wage Policy for 1947. Washington: Robert R. Nathan Associates, Inc., 1946. 71 pp.

An analysis of wages, prices, and profits, prepared for the CIO, which justifies an increase in wages without a price increase.

"New Constitution for Brazil." Bulletin of the Pan American Union, Washington, Vol. 81, Jan. 1947, pp. 22-28. 15 cents.

The new constitution, promulgated September 18, 1946, provides that the Federal Government aid the unemployed and establish other social security measures.

SCHMIDT, EMERSON P. A Second Round of Wage Increases-Prelude to Price Increases; The Fallacies of the Nathan-CIO Assertions. Washington: Chamber of Commerce of the U.S. A., 1946. 11 pp. Processed. "Social Security Legislation in Great

Britain." International Labour Review, Montreal, Vol. 54, Sept.-Oct. 1946, pp. 227-235. 50 cents.

Summarizes the provisions of the National Insurance and National Insurance (Industrial Injuries) Acts.

SWEDEN. STATISTISKA CENTRALBYRAN. Statistisk Årsbok för Sverige Trettiotredje Årgången 1946. Stockholm: Kungl. Boktryckeriet, P. A. Norstedt & Söner, 1946. 418 pp.

The 1946 statistical yearbook for Sweden includes data on public assistance, old-age pensions, maternal and infant welfare, wages, cost of living, and public finance.

Old-Age and Survivors Insurance

RESEARCH COUNCIL FOR ECONOMIC SE-CURITY. Social Security for Rail-Workers. Chicago: Council, 1946. 8 pp. (Publication No. 27.)

A study of future costs and probable effects of recent railroad retirement

legislation.

"Some Comparisons and Contrasts Between the Federal Social Security Act and the Church Pension Fund." Protection Points (The Church Pension Fund), New York, Vol. 12, Jan. 1947, pp. 1-4.

UNITED AUTOMOBILE - AIRCRAFT - AGRI-CULTURAL IMPLEMENT WORKERS OF AMERICA. The UAW-CIO Old Age Security Program. Detroit: UAW-CIO Social Security Committee, 1946. 4 pp.

Argues for adoption of union pension programs to supplement the Federal social security benefits.

Employment Security

BALL, F. N. Statute Law Relating to Employment. Leigh-on-Sea, Essex, England: Thames Bank Publishing Company, Ltd., 1946. 2d ed. 278 pp. 25s.

Provisions of and commentary on the following English laws: Employers' Liability Act, Workmen's Compensation Acts, The Factories Act, various employment statutes, National Insurance Act. 1946, and National Insurance (Industrial Injuries) Act, 1946.

"Canada's New Unemployment Insurance Act and Regulations." IAPES News, Louisville, Ky., Vol. 6, Nov.-Dec. 1946, pp. 3, 8. 20 cents.

An account of the revised eligibility, disqualification, and dependency benefit provisions.

INTERNATIONAL LABOR OFFICE. ployment Service Organization. Montreal: The Office, 1946. 350 (International Labor Conference, Thirtieth Session, Geneva, 1947. Report V (I).)

A general survey is followed by a series of national monographs describing employment service systems in

various countries.

NATIONAL CONFERENCE ON LABOR LEGIS-LATION, 13TH, 1946. Resumé of Proceedings . . . Washington: U.S. Department of Labor, 1946. 42 pp.

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(Division of Labor Standards, Bulletin No. 85.)

Includes the text of an address by the Secretary of Labor, reports of committees on unemployment compensation and the employment service, workmen's compensation, regulation of wages and hours, and resolutions adopted by the conference.

NATIONAL INDUSTRIAL CONFERENCE BOARD. Full Employment and Scarcity. New York: The Board, 1946. 44 pp. (Studies in Economics, No. 6.) 50 cents.

A round-table discussion by economists.

NEW JERSEY. STATE COMMISSION ON POST-WAR ECONOMIC WELFARE. Unemployment Compensation Benefits in Reconversion. Trenton: The Commission, 1946. 35 pp.

Results of the Commission's investigation of the extent to which jobs are available to persons drawing benefits and of whether claimants are being offered and required to accept suitable work.

Nourse, Edwin G. "The Employment Act and the Economic Future." Vital Speeches of the Day, New York, Vol. 13, Jan. 1, 1947, pp. 178-181. 25 cents.

Discussion by the Chairman of the Council of Economic Advisers on the responsibilities of Government and business under the Employment Act of 1946.

U. S. COUNCIL OF ECONOMIC ADVISERS. First Annual Report to the President, December 1946. Washington: U. S. Govt. Print. Off., 1946. 26 pp. 10 cents.

Discusses the philosophy behind the Employment Act of 1946, the relation of the Council to the President, the Congress, and Government agencies, and the outlook for employment in 1947.

U. S. PRESIDENT. The Economic Report of the President . . . Washington: U. S. Govt. Print. Off., 1947. 54 pp. (80th Cong., 1st sess., H. Doc. '49.)

An analysis of economic conditions and trends and recommendations concerning national economic policy. In the field of social security, advocates an increase in amount and duration of unemployment insurance benefits, the extension of old-age and survivors insurance to noncovered groups, and the introduction of health and disability insurance.

Public Welfare and Relief
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A special section based on material presented at the biennial meeting of the Family Service Association of America which considered the forces causing instability and insecurity in American family life.

COUNCIL OF STATE GOVERNMENTS. Proposals That Will Benefit Children; Selected from Suggested State Legislation Program for 1947. Chicago: The Council, 1946. Various paging. Processed.

Suggested legislation covering hospital construction and the school lunch program, as well as proposals relating to child labor, adoption, and provisions for crippled children.

COUNTRYMAN, VERN. "Recent Developments in the Washington Old Age Assistance Program." Washington Law Review and State Bar Journal, Seattle, Vol. 21, Nov. 1946, pp. 189–205. 50 cents.

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A series of articles discussing the wartime day care program in Indiana.

Frazier, Franklin E., and Bernert, Eleanor E. "Children and Income in Negro Families." Social Forces, Baltimore, Vol. 25, Dec. 1946, pp. 178-182. \$1.

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HOWARD, DONALD S. "New Gains for Public Assistance." Survey Midmonthly, New York, Vol. 82, Dec. 1946, pp. 313–346. 30 cents.

An appraisal of the 1946 social security amendments liberalizing public assistance provisions and of the policies adopted by Federal and State officials to implement these measures.

ILYINA, MARIA, and DUKHOVNY, I.

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USSR Information Bulletin, Washington, Vol. 7, Jan. 8, 1947, pp. 7-9.

Information on wartime developments and future plans for maternal and child welfare.

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WALSH, JOSEPH A. "Reorganization of

Public Assistance Activities in Cook County." Public Aid in Illinois, Chicago, Vol. 13, Dec. 1946, pp. 4–6. Outlines changes in organizational structure of the central administrative office.

Health and Medical Care

BAUER, LOUIS H. "The Medical-Care Problem in the United States." New England Journal of Medicine, Boston, Vol. 235, Dec. 26, 1946, pp. 924-928.

Maintains that such measures as voluntary insurance, better nutrition and housing, more preventive and public health measures, and not compulsory health insurance, are needed to remedy the medical care problem.

CALIFORNIA. LEGISLATURE. ASSEMBLY HEALTH CARE INVESTIGATING INTERIM COMMITTEE. Final Report. Sacramento: California State Printing Office, 1946. 152 pp.

An actuarial study of the incidence of illness in California and of the costs of providing medical and hospital services.

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Data based on reports from accident and health insurance companies, showing that 40 percent of employees in private industry have protection against wage loss due to temporary disability.

"Compulsory Accident Insurance in Switzerland from 1938-1942." International Labour Review, Montreal, Vol. 54, Sept.-Oct. 1946, pp. 179-196. 50 cents.

An analysis of the fifth quinquennial report of the Swiss National Accident Insurance Fund containing statistical data on the operation of the fund during the 5-year period.

HARRIS, R. W. National Health Insurance in Great Britain, 1911-1946. London: George Allen and Unwin, Ltd., 1946. 224 pp. 12s. 6d. A historical survey of the development of British health insurance which attempts to determine, first, the extent to which the program has been successful in providing the worker with payments during sickness and disablement, and second, the contribution of the medical provisions toward improving the general health of the community. Written in 1938, the book is mainly concerned with the prewar administration and financing of cash and medical benefits, and does not consider the legislation enacted in 1946.

Hohaus, R. A. "Compulsory Cash Sickness Benefit Plans—Some Practical Problems." *The Monitor*, Buffalo, N. Y., Vol. 33, Dec. 1946, pp. 1-2 ff. \$1 a year.

Discusses amount of benefit in relation to wages, the length of waiting period, claim administration, and the advantages of various types of systems. MOUNTIN, JOSEPH W. "Participation by State and Local Health Departments in Current Medical Care Programs." American Journal of Public Health, New York, Vol. 36, Dec. 1946, pp. 1387-1393. 50 cents.

Enumerates areas in which public health personnel could participate in the administration of medical services.

Mucrord, T. H. "Disability Insurance in California." *Personnel Journal*, New York, Vol. 25, Jan. 1947, pp. 222– 227. 75 cents. Outlines the program.

"No." British Medical Journal, London, No. 4485, Dec. 21, 1946, pp. 947–948. 1s, 6d.

Comments on the poll of the British medical profession which resulted in a decision not to enter into negotiations with the Ministry of Health on regulations concerning the new medical service.

PRICE, LEO. "Health-Labour's Con-

cern." Public Affairs, Halifax, Nova Scotia, Vol. 10, Dec. 1946, pp. 11–17. A survey of union-sponsored health programs.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. Cash Sickness Compensation in Rhode Island. Chicago: The Council, 1946. 8 pp. (Publication No. 20.)

Considers the program's financial experience and comments on changes in the law enacted in 1946.

U. S. Bureau of Labor Statistics.

Workmen's Compensation and the
Protection of Seamen. Washington: U. S. Govt. Print. Off., 1946.
93 pp. (Bulletin No. 869.) 20 cents.

Reports on the protection afforded, under both domestic and foreign legislation, to merchant seamen who are disabled because of injury or disease, and examines the possible effects of a proposed workmen's compensation program for American seamen.

(Continued from page 8)

various delegates brought out the urgency of the world-wide housing crisis. The great need in the devastated areas is obvious, but there was also general recognition that the problem, in one or another form, is acute in practically all nations. It was agreed that, while housing and town planning have important economic implications, housing is fundamentally a social problem. After consideration of various methods of international action in this field, it was finally decided to recommend that a housing and town-planning service be set up within the UN Secretariat; this service would include among its functions the collection and dissemination of legal, economic, financial, and technical documents relating to housing and town planning. The Secretariat would also have responsibility for preparing a draft declaration of principles by the United Nations on these questions. It was suggested that the Secretariat, on the initiative of the Economic and Social Council, make plans for an international conference of experts. The conference would emphasize the exchange of experience concerning building techniques and the production of building materials, and representatives should include experts in building and town planning, representatives of public housing and town-planning bodies, and

representatives of trade-unions of workers engaged in the building trades.

While the proposed housing and town-planning service would be established in the Department of Social Affairs, the resolution advocated that the new service maintain proper liaison with UN's Department of Economic Affairs on questions falling within the competence of that department, and that it also enlist the assistance of specialized agencies, such as the ILO, UNESCO, FAO, and WHO, and of nongovernmental organizations as well.

Future Activities of the Commission and the Secretariat

Because of its conviction that action in such areas of the social field as standards of living and social security was the next important step to be taken, the Social Commission requested the Secretariat to present at the next session specific information on any studies made by the ILO or other specialized agencies and to submit recommendations on appropriate steps to be taken by the Social Commission. The report is to focus on questions relating to standards of living, including an analysis of the feasibility of establishing methods for measuring the standard of living. In addition the report will bring together information on social security in various countries, taking into account family allowances, social insurance, and social assistance, and other specific measures for ensuring a minimum family income.

In response to the interest expressed by the Latin-American countries, the Commission adopted a resolution specifically requesting the Secretariat to study the problem of standards of living in underdeveloped countries and to prepare recommendations for action on the solution to such problems. In the same resolution the Commission declared that the Secretariat should be prepared to give advisory assistance to governments or regions in their efforts to raise the standard of living.

In expressing its interest in the problem of persons disabled by the war, the Commission asked the Secretariat to study and report on activities of various agencies dealing with the care and rehabilitation of disabled and handicapped persons and also to recommend action to be taken by the Commission.

The next meeting of the Social Commission is tentatively scheduled for the end of July. The agenda for the next meeting are already under discussion. The emphasis will again be on furthering an international program of practical aid to governments in developing services which vitally affect the well-being of their people.

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Washington, D. C.

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Periodicals

Social Security Bulletin. Monthly. Subscription price, \$1.50 in United States, Canada, and Mexico; \$2.25 in all other countries. Single copies, 15 cents.

Annual Report of the Federal Security Agency; Section Six, Social Security Board, 1946. 25 cents.

Social Security Yearbook, 1944. (Sixth annual supplement to Social Security Bulletin.) 50 cents.

Unemployment Compensation Interpretation Service— The Benefit Series. Bureau of Employment Security. Monthly. Subscription price, \$3.50 a year; single copies, 30 cents.

Employment Security Activities. Bureau of Employment Security. Monthly. Processed.

Insured Unemployment. Bureau of Employment Security. Weekly. Processed.

Unemployment Insurance Claims. Bureau of Employment Security. Weekly. Processed.

Comparative Statistics of General Assistance Operations of Public Agencies in Selected Large Cities. Bureau of Public Assistance. Monthly. Proc-

Reasons for Opening Cases for Assistance. Bureau of Public Assistance. Quarterly. Processed.

Reports

Suitable Work—Recommended Policies on Refusal of Work During Reconversion. Bureau of Employment Security.

Principles Underlying Labor Dispute Qualifications.
Bureau of Employment Security.

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Women Claimants—Problems in Determining Availability and Suitable Work. Bureau of Employment Security.

Individual and Group Conferences as Methods of Supervision (Current Practices in Staff Training, Illustrations from State Public Assistance Agencies No. 4). Bureau of Public Assistance.

The Nature of Service in Public Assistance Administration. Bureau of Public Assistance.

Money Payments to Recipients of Old-Age Assistance, Aid to Dependent Children, and Aid to the Blind. Bureau of Public Assistance.

Public Assistance Developments Set New Goals for Staff Training. Bureau of Public Assistance.

Social Insurance Financing in Relation to Consumer Income and Expenditures. Bureau of Research and Statistics. 45 cents.

Pamphlets explaining the social security programs and the rights of individuals under these programs are available in limited quantities from the Administration's regional and field offices or from Informational Service, Social Security Building, Washington 25, D.C.